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THE WORLD'S WORK

# WAR SERIES

ARTHUR W. PAGE, EDITOR

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THE GERMAN EMPEROR

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# THANKFUL AMERICA

WE MAY be profoundly grateful for the Atlantic Ocean, for a policy that has kept us free from entangling alliances, and for a President whose sanity is impervious to the germs of war. The frightful conditions of Europe suddenly throw into high relief the blessings which we have come to think of as normal. The slaughter house in Europe is the saddest thing in the history of the world. Hundreds of thousands of lives are lost, millions of careers are ruined; nearly every man of fighting age in Europe will see men butchered like cattle. The taste for blood is raised in them all.

What the Channel and the North Sea are to England the Atlantic and Pacific are to us. We are far removed from the congested centres of jealous Powers which crowd one another in Europe. With our neighbors we live without the assumption of a coming war. There is not a fortification on either side of either border.

We have no foreign policy of aggression. We have no alliances. By alliances and treaties a punitive expedition by Austria against Servia drags all the nations of Europe into the war.

What a picture of distrust the "white papers" present! Austria promised Russia to take no Servian territory. Russia did not believe the promise. Russia promised Germany that it was not mobilizing. Germany disbelieved the promise. England distrusted Germany. No nation trusted any other. Europe was not only an armed but a suspicious camp.

We have not always acted so as to avoid suspicion. Yet we have a record of fair and generous action. We kept our promise to come out of Cuba. We have given China back the Boxer indemnity and we have grabbed no land or concessions from her weak, unwilling government. We have demonstrated that we have the moral courage not to take Mexico, and we have shown by repealing the special favor to our coastwise ships at Panama that we have the bigness of soul to stand by an agreement even if we have the power to get out of it.

Our policy of friendship to all and entangling alliances with none was made for us by wise men a hundred years ago who had before them Europe in torment even as we have now. It is a sobering and awful sight. May we in all wisdom and humility learn as much from it as did they!

"I HAVE NO ENTHUSIASM FOR WAR; BUT I HAVE AN ENTHUSIASM FOR THE DIGNITY OF THE UNITED STATES"

# PRESIDENT WILSON ON HIS FOREIGN POLICY

THE PRINCIPLES THAT GUIDED HIS ADMINISTRATION IN THE MEXICAN SITUATION, THE PANAMA TOLLS, AND OTHER MATTERS AFFECTING INTERNATIONAL RELATIONS

[*The following pages are extracts taken from the hitherto unpublished stenographic reports of President Wilson's bi-weekly talks with the Washington newspaper correspondents. They are published with the idea of making clear the fundamental principles which have guided the President in his relations with foreign powers.*]

## I

## MEXICO

A COUNTRY of the size and power of the United States can afford to wait just as long as it pleases. Nobody doubts its power, and nobody doubts that Mr. Huerta is eventually to retire.* There need be no hesitation in forming the judgment that what we wish to accomplish in Mexico will be accomplished. But these people who are in haste to have things done, as they say, forget that they will have to do them themselves. They will have to contribute brothers and sons and sweethearts to it if they want something done right away. If they are willing to wait, that will not be necessary.

So far as the recognition of Mexico is concerned, what we are waiting for — what all the governments are waiting for — is the regular process by which they are expecting soon to establish a constitutional government. I want to say a few words about the United States situation, so that nothing may be done or said which will make it more difficult to handle than it is now; so that you will know exactly what is in my mind and for your guidance. The trouble is that we don't know what is going on in Mexico. I have reason to believe — I always have to say that with regard to Mexico, because nothing appears to be certain — but I have every reason to believe that the reported demonstrations in Mexico City against Americans are fomented and manufactured by a small group of persons who are

*The date of these remarks was March 2nd.

trying to force this Government to recognize the government of Mr. Huerta; and there is an equal artificiality attaching to a good many other things that are said to be happening. Upon examination, they don't turn out, so far as can be ascertained at this distance, to be genuine. I will give you an instance: one day it was reported, upon the capture of some town, that a number of women were assaulted, and that afterward they committed suicide. We immediately tried, through the State Department, to get a confirmation of that or some means of judging whether it was true or not, through our consuls on the spot and in the neighborhood. We could not get any verification of it at all, and in my opinion it never happened. But the very phraseology I am using shows you our embarrassment — I say, in my opinion, it never happened. I don't know. And I wish you gentlemen might coöperate with me not only in trying to get the most exact information obtainable, but also in trying to keep the public from being misled by rumors.

### "REPRESENTATIONS" OF FOREIGN GOVERNMENTS

It has been said, among other things, that foreign governments are making representations which constitute a pressure on this Government. Now, that isn't true. They have conveyed to us, in the most informal way possible, the impressions as to the situation on the part of their representatives in the City of Mexico, which, you see, is a very different matter. So that I can say to you that I am in search of the real facts. When we get the facts, it will be possible, I hope, to formulate some definite course of action. Until we get more dependable information, there will be no change in the Administration policy of "hands off." We hold our minds perfectly open to do the right and necessary thing, when we find out what that thing is. I think the Mexican problem is not unsolvable, by any means; I think there is a very good chance for working it out. Instead of growing worse, it is growing better. The newspapers that say that things are pointing to an armed intervention or that suggest military action by European powers are dead wrong. There is hardly a possibility of either. A peaceful solution seems to be getting more practicable every day. One thing I can say definitely: My plans involve absolutely nothing that isn't friendly to Mexico.

There are plenty of alarming rumors afloat, but you should pay no attention to them. Senator Bacon in the Senate the other day made several statements indicating that the situation was grave. He

said that we are facing an unspeakable danger — that I am facing an emergency greater than any other that has confronted any President in his time here in the Senate — far more serious than the Cuban situation. Of course, you must remember the object with which Senator Bacon was speaking. He was trying to prevent the gentlemen who apparently would like to make the situation a kind that could not be handled peacefully realize that they were playing with elements that they ought not to exasperate — ought not to play with. That was his object. It justified the very strong statement of how serious a mischief they might create if they insisted upon action such as they were suggesting. Then there is a disposition to misinterpret the attitude of Japan. The other day the Captain and a number of officers, I think about fifteen, from the *Idzumo*, the Japanese cruiser that has just arrived, were to go up to Mexico City and present their respects to the Government there, just as the British Admiral did when he arrived — you remember, the British Admiral Craddock; and the German did the same. So there was nothing novel in that or unusual. There are also these yarns about our sending marines to Mexico City. They are nothing but yarns. There isn't a word of truth in them. We have not been advised by Mr. O'Shaughnessy that it was necessary to do anything of the kind; on the contrary, he has advised us that it was not necessary. These things that I entertain myself by reading are inventions. In our dealings with Mexico we shall be open. I never play with my hand under the table. I am perfectly willing to play with the cards face up.

### MONROE DOCTRINE STILL STANDS

There is also the much discussed question of the Monroe Doctrine. In our discussions about foreign governments the Monroe Doctrine has not been mentioned one way or the other. There is a good deal of discussion as to what the Monroe Doctrine means, but no doubt. But the Doctrine certainly still stands. I haven't yet heard of its falling.

[In the middle of April came the outrages to the American marines at Tampico and Admiral Mayo's demand for a salute. The long expected Mexican crisis seemed to have arrived; in the minds of most Americans, war now became inevitable. The Government landed troops at Vera Cruz and occupied the city. Again President Wilson is found deprecating any outburst of popular passion — again he seeks the coöperation of the press in calming popular excitement. The following are extracts from his remarks to the Washington correspondents in this great crisis.]

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"I DO NOT PLAY THE GAME WITH MY HANDS UNDER THE TABLE. I AM ALWAYS WILLING TO PLAY WITH THE CARDS FACE UP"

I am going to go to Congress on an occasion when, strictly speaking, I am advised that it is not necessary for me to go. Of course, it is my desire to have their full coöperation both of thought and of purpose, and I am very glad to take it to them. But, as I understand my powers as President, I could take the steps necessary in a matter of this sort, because it would fall very short of a declaration of war, which lies only with Congress. Do not get the impression that there is about to be war with the United States and Mexico. That isn't the outlook at present at all. In the first place, in no conceivable circumstances would we fight the people of Mexico. We are their friend and we want to help them, in every way that we can, to recover their rights and their Government and their laws; and for the present I am going to Congress to present a special situation and seek their approval to meet that special situation. It is only an issue between this Government and a person calling himself the provisional President of Mexico, whose right to call himself such we never have recognized in any way. So that I had a feeling of uneasiness as I read the papers this morning, as if the country were getting on fire with war enthusiasm. I have no enthusiasm for war; I have an enthusiasm for justice and for the dignity of the United States, but not for war. And this need not eventuate into war if we handle it with firmness and promptness.

It is possible to deal with a dictator with the navy without precipitating war. It has been done. You have only to search the precedents to find it has been done scores of times. For example, on one occasion the United States, perhaps with unnecessary emphasis, almost wiped out the town of Graytown just on one occasion of this sort. Nor is the seizure of a customs house or of a port equivalent to war or a declaration of war. You may remember that ports have been seized as security for the payment of debts without the act being taken as a declaration of war at all. The giving of passports to a chargé, as Huerta has done, does not necessarily mean war. That is an act which always precedes war, but war does not always follow it.

I have not lost my patience. I think it is an act of weakness to lose your patience, particularly when you are strong enough to do what you please when it is the right time to do it. I just saw this happening. If these incidents went on, they might go from bad to worse and lead to something which would bring about a state of conflict; and I thought it was wise, in the interest of peace, to cut the series of such incidents off at an early stage. That is the spirit in which I am acting. What, then, is the purpose of our naval operation

in Mexico? It is not, as you gentlemen seem to think — not this act, that is — the elimination of Huerta. Its purpose is to compel the recognition of the dignity of the United States. That is all we want — a full recognition of that dignity and such a recognition as will constitute a guarantee that this sort of thing does not happen any more. As I have said, I have no enthusiasm for war; but I have an enthusiasm for the dignity of the United States.

II

## QUESTION OF PANAMA TOLLS

[President Wilson has discussed with the correspondents another question closely affecting our foreign policy — that of the Panama tolls. The following extracts from President Wilson's informal talks make clear his attitude on this fundumental question.]

I would like to correct what is apparently a general impression — that there is anything critical in the foreign affairs of the Government, as regards the Panama tolls question or anything else. The statements in the newspapers to this effect do great harm. The foreign policy of the Government is the one field in which, if you will permit me to say so, you gentlemen ought not to speculate. The rumors that I have seen in the last couple of days are absolutely unfounded, and they are embarrassing the Government; that is the long and short of it. And I feel the thing very keenly. I do not think that the newspapers of the country have the right to embarrass their own country in the settlement of matters which have to be handled with delicacy and candor. I have seen it published, in one or two papers at any rate, that I as the Executive was considering certain things that had never come into my mind as courses of action. Now, if in dealing with the representative of the government concerned I make an entirely different proposition and let it be inferred that the other course never occurred to me, there is some danger that I be regarded as disingenuous, that I am not saying what I really have up my sleeve, when I have nothing up my sleeve. It is a very serious disservice to the country to embarrass the foreign policy of the Government in that way. I say that without any feeling of criticism but in order that you may know how seriously these things affect public policy. With regard to domestic matters, it is a very different question, because we are all on the inside and we can all exchange suggestions as to possible courses of action. But that is not true with regard to foreign policy. For example, you take the Japanese question or a

German question or a Russian question or an Italian or French question, and there is no such interchange of editorial and other knowledge between us and them as there is, for instance, between us and England. A great deal more of what is being thought in the United States — because it is thought in English — is known in England than is known in the other countries. I can illustrate it in this way: I once said at a dinner when we were welcoming to New York one of the representatives of the English Government that I doubted whether it was a very valid argument to say that our cordial relations with England were based chiefly upon our speaking the same language, because when, for example, a French newspaper was disagreeable about the United States most of us did not know about it, but that we all read the *Saturday Review*, and that, therefore, we knew the uncomfortable opinions which were entertained about us in some quarters of England very much more than we did the uncomfortable opinions of us in foreign countries. Of course, I said that in entire pleasantry, because I knew one of the editors of the *Saturday Review* to be present, but I meant, and mean now, the point seriously. Things that affect foreign countries are telegraphed; the main body of our opinion goes unnoted amongst them: and, therefore, a vast deal of damage can be done by such speculations as I have seen in one or two papers, during the last day or two, since that conference at the White House with the Foreign Relations Committee. I take it that the newspapers do not want to render it impossible for me to confer with the Foreign Relations Committee; but it will be rendered impossible if, every time I confer with them, there is mischief to pay somewhere.

As I told you gentlemen with the utmost frankness after that conference, there is no crisis that I know of anywhere unless you consider the Mexican situation as a perpetual crisis. There is no new phase or situation.

### WE MUST LIVE UP TO OUR BARGAINS

I earnestly hope that the law giving American coastwise vessels free passage through the Panama Canal will be repealed. We have made a bargain and we must live up to it. I do not take this stand, however, because the British Government is exercising pressure upon me. It is not exercising any pressure at all. Outside of the British protest there has been no exchange of communications between this Government and Great Britian regarding the tolls matter. The exchange of notes between the two governments occurred before I became President, and since then there has been nothing except an

informal conversation between Mr. Bryce and myself. Nor have there been any representations from other foreign governments on the subject of Canal tolls. I have not been approached concerning it by the new British Ambassador. Just before Mr. Bryce left, we exchanged half a dozen sentences about it, and since then it has not been brought up. From the first — speaking only for myself — I have regarded the exemption as an unwise policy. And I think that most Democrats think the same way. A majority of Democrats never did vote for the tolls exemption in the House. There was always a large majority, so far as the Democratic votes went, against the tolls exemption in the House. So there is no new situation now, and I am simply trying to go the way of the majority. But there seems to be a misapprehension about what I am asking Congress to do in regard to the tolls. I meant my message very literally. You remember my message was to this effect: that in my opinion it was a mistaken economic policy and a breach of the treaty, but that I did not come to urge my opinion on Congress; that I had come merely to state a situation which had nothing to do with the question whether it was a good economic policy or a breach of the treaty or not. So that what I am asking the men on the Hill to do is not to reverse their opinion as to whether it is a correct policy or a breach of the treaty or not, but merely to correct an international situation which has arisen because of this exemption and which need not exist. So that the men who base the whole thing upon the question whether it is a breach of the treaty or not are off the mark, in one sense; in another sense it is very pertinent to the discussion.

### IMPORTANCE OF KEEPING OUR PROMISES WITH OTHER NATIONS

What I mean by correcting an international situation is this: The South American Republics, if their editors speak for them, have voted in the matter, so to speak; and the opinion is unanimous in the world against us. There is a unanimous belief that the exemption clause is a violation of the treaty. So long as that is the case, of course, they are not very enthusiastic about entering into new agreements with us. You can see how that fact embarrasses us in making new treaties. Let us suppose that we were in the habit of entering into very handsome arrangements which we said were for the benefit of the whole world and of which we wished to take no selfish advantage, and then Congress were to take any advantage that it pleased, whether it was contrary to the agreement or not. What impression do you

think it would make on the rest of the world? You now see what I really meant by "questions of nearer consequence and greater delicacy" — a phrase that seems to have puzzled many people. I said that in my opinion the thing was a plain violation of our agreement with Great Britain, but that I was not seeking to impose upon Congress my opinions. I was explaining a situation which was to this effect — that however we might differ in this country there was no difference of opinion anywhere else in the world as to its being a breach of contract and that we couldn't afford to be regarded by all the rest of the world as not living up to our contractual agreements, particularly when we profess to make those contractual agreements in the interest of the whole world. It is very awkward to deal with foreign nations no one of which believes that you will keep your promises and thinks that it has proof that you will not. That is the situation in a nutshell. There is a general impression on the other side that we sail as close to the wind as we choose in interpreting our promises, and, of course, that embarrasses the Administration at every turn. There is no pressure of any government or anything specific.

### NO CHEESE-PARING POLICY

Nor should the question be compromised, as some have suggested. In fact, it will not be compromised; it will be repealed. Moreover, why should we desire to satisfy the situation less than generously? Why should we want to be cheese-paring about it? We are big and powerful to do anything we please. Now, aren't we big enough to do the thing generously? That is what I want to know. We are too big to say, "We will do just as little as possible." Nor is there any need to compromise. The suggestion that we do so reminds me of a story. A friend of mine, or rather, in view of the story, I should say an acquaintance of mine, was chairman of the local campaign committee in one of the Oranges in New Jersey, and on Election Day toward the end of the day an old colored man came in and stood, and shifted, and shifted, and finally my friend, looked up and said: "Well, what do you want?" "Is dis Mr. Annin?" "Yes." "Is you de chairman of de Republican Committee?" "Yes. What do you want?" "Well, Mr. Annin, I think dar is a lot of dese niggers agoin' to vote de Democratic ticket." He said, "Well, what are you going to do about it?" The darkey said, "I think if I had about two dollars apiece for dem niggers, I could fix 'em." Annin said, "Look here, what you are proposing is in any case wrong, but when you

don't need the votes, it is a crime, and I don't need them." I don't know whether you can draw the moral or not.

### THE DEMOCRATIC PLATFORM AND THE TOLLS

Then there is the question of the Democratic platform. The attempt to make trouble on this point — to remove the question from the high plane of principle — reminds me of another story I used to be fond of telling of a very effective debater — I need not say where this happened — who sent a challenge down into a county very hostile to him to debate. The people down there did not like the job very much, but they put up the man they liked best and who was generally put up on such occasions, a great big husky fellow whom they all called "Tom." The challenger was given the first hour of the two hours allotted to the debate, and he hadn't got more than half way through his speech when it became evident that he was convincing the audience; and one of Tom's partisans in the back of the room cried out, "Tom, Tom, call him a liar and make it a fight." That is the stage this has reached. Still I am not going to fight; I don't have to.

As to the platform: I think that a platform on such a subject as that is necessarily related to the circumstances, and the circumstances arise all over the world as well as in the United States. In other words, when there are elements which we cannot control in the situation, only those elements which we can control bind us, and I think that a change of circumstance changes the attitude of the Government and will change the attitude of the country toward it. The attitude of Europe on the question will be involved, the whole international situation and the point of view of the governments, and everything of that sort.

If you will examine the platform, you will find that there are two planks in it, one directly, as all other declarations of a party have been, against subsidies, direct or indirect, or any additional burden laid upon the people for the sake of encouraging shipping; and the other is with regard to tolls. Now, it ought not to be difficult to determine which should take precedence — a long established principle of a party or what now seems to be an exception from that long established practice. That is perfectly plain sailing to my mind; I don't see any escape from it. Free tolls certainly is a subsidy; and as between the principle of the party and a policy which violates that immemorial principle there ought not to be much difficulty in choosing.

# THE KAISER

THE WAR LORD OF EUROPE, AS PORTRAYED BY HIMSELF IN HIS PUBLIC UTTERANCES OF THE LAST QUARTER CENTURY—A RULER "RESPONSIBLE TO GOD ALONE"

(Illustrated by photographs chiefly from Brown Brothers, New York)

"AS A result of my reading of history, I have pledged myself never to strive after an empty world-rule. For what has become of the so-called world-empires? Alexander the Great, Napoleon, all the great heroes of war swam in blood, and left behind them subjugated nations which rose on the first opportunity and brought their empires to ruin. The world-empire that I have dreamed of would consist in this: that, above all, the newly-created German Empire should on every side enjoy the most absolute confidence as a tranquil, honorable, peaceful neighbor, and that if history should one day tell of a German world-empire, or of a Hohenzollern world-rule, it should not have been based on conquests with the sword, but on the mutual trust of nations striving toward the same goal."

Despite the fact that he pointed out the futility of the great conquerors, the Kaiser made it plain that Germany's world-power aspirations were not to be balked by a peace-at-any-price policy. At the launching of the warship *Wittelsbach*, he announced: "The ocean teaches us that on its waves and on its most distant shores no great decision can any longer be taken without Germany and *without the German Emperor*. I do not think that it was in order to allow themselves to be excluded from big foreign affairs that, thirty years ago, our people, *led by their princes*, conquered and shed their blood. Were the German people to let themselves be treated thus, it would be, and forever, the end of their world-power; and I do not mean that that shall ever cease. To employ, in order to prevent it, the suitable means, if need be extreme means, is my duty and my highest privilege."

Throughout his speeches three ideas appear consistently and continuously: the ambition for world-power, for ships and a navy to defend them; the belief in the German army by its preponderance and preparedness as the guarantor of Europe's peace; and the divine right and the infallibility of the Hohenzollerns.

### WORLD-POWER

Soon after ascending the throne the Kaiser said:

"The ancestor for whom I have the most liking, and who always shone before me as an example in my youth, was the Great Elector." He so admired this particular ancestor because the Great Elector was the first Hohenzollern who saw the importance of promoting trade and industry, acquiring colonies, shipping by which to trade with them, and a navy to defend the shipping. This policy, which languished for a long time, has been thoroughly revised and enlarged by William II. As far back as 1896 the Kaiser himself said at Berlin:

"The German Empire becomes a world-empire. Everywhere in the farthest parts of the earth live thousands of our fellow-countrymen. German subjects, German knowledge, German industry cross the ocean. The value of German goods on the seas amounts to thousands of millions of marks. On you, gentlemen, devolves the serious duty of helping me to knit firmly this greater German Empire to the Empire at home."

At Aix, in 1902, in comparing the Holy Roman Empire with the present German Empire, he said:

"Now another Empire has arisen. The German people has once more an Emperor of its own choice, with the sword on the field of battle has the crown been won, and the imperial flag flutters high in the breeze.

But the tasks of the new Empire are different: confined within its borders, it has to steel itself anew for the work it has to do, and which it could not achieve in the Middle Ages. We have to live so that the Empire, still young, becomes from year to year stronger in itself, while confidence in it strengthens on all sides. The powerful German army guarantees the peace of Europe. In accord with the German character we confine ourselves externally in order to be unconfined internally. Far stretches our speech over the ocean, far the flight of our science and exploration; no work in the domain of new discovery, no scientific idea but is first tested by us and then adopted by other nations. This is the world-rule the German spirit strives for."

Despite the guarantee of peace which the power of the German army offered, William II did not neglect to warn his own people and others that peace might be disturbed. He said to the chief burgomaster of Karlsruhe in 1904, when Japan and Russia were at war:

"I hope our peace will not be disturbed and that the events that are now happening will open our eyes, steel our courage, and find us united, if it should be necessary for us to intervene in world-policy."

"Imperial power means sea power and sea power and imperial power are dependent on each other." . . . "Our future lies on the water." . . . "The trident should be in our hand." . . . "We stand under the star of commerce." . . . "We demand our place in the sun."

These phrases contain the essence of the doctrine which the Emperor enlarged in many places as, for example, at Hamburg in 1899:

"A strong German fleet," he said, "is a thing of which we stand in bitter need." And he continued: "In Hamburg especially one can understand how necessary is a powerful protection for German interests abroad. If we look around us we see how greatly the aspect of the world has altered in recent years. Old-world empires pass away and new ones begin to arise. Nations suddenly appear before the peoples and compete with them, nations of whom a little before the ordinary man had been hardly aware. Products which bring about radical changes in the domain of international relations as well as in the political economy of the people, and which in old times took hundreds of years to ripen, come to maturity in a few months. The result is that the tasks of our German Empire and people have grown to enormous proportions and demand of me and my Government unusual and great efforts, which can then only be crowned with success when, united and decided, without respect to party, Germans stand behind us. Our people, moreover, must resolve to make some sacrifice. Above all they must put aside their endeavor to seek the excellent through the ever more sharply contrasted party factions. They must cease to put party above the welfare of the whole. They must put a curb on their ancient and inherited weakness — to subject everything to the most unlicensed criticism; and they must stop at the point where their most vital interests become concerned. For it is precisely these political sins which revenge themselves so deeply on our sea interests and our fleet. Had the strengthening of the fleet not been refused me during the past eight years of my government, notwithstanding all appeals and warnings — and not without contumely and abuse for my person — how differently could we not have promoted our growing trade and our interests beyond the sea!"

When the Kaiser ascended the throne the German fleet amounted to practically nothing. Despite the Kaiser's ever active advocacy, the Reichstag would not vote large naval appropriations. The present navy really began with the appointment of Admiral von Tirpitz as Minister of Marine in 1899. Now the German Navy is second only to that of Great Britain. Its creation has been the main bone of contention between the English and German people. These relations the Kaiser discussed in 1908, in his famous *Daily Mail* interview, as follows:

"You English," he said, "are mad, mad, mad as March hares. What has come over you that you are so completely given over to suspicions quite unworthy of a great nation? What more can I do than I

THE KAISER'S YOUTH

UPPER LEFT: ONE YEAR OLD; RIGHT: EIGHT YEARS OLD; CENTRE: TEN YEARS OLD; LOWER CENTRE: FOURTEEN YEARS OLD; LEFT: TWENTY YEARS OLD; RIGHT: TWENTY-TWO YEARS OLD

IN HIS CORONATION YEAR, 1888 — AND AFTER FOUR YEARS OF RULE

"WE BELONG TOGETHER, I AND THE ARMY; THUS WE WERE BORN FOR EACH OTHER, AND THUS WE WILL ACT TOGETHER NO MATTER WHETHER GOD WILLS PEACE OR STORM." — SPEECH TO THE ARMY ON THE DAY OF HIS ACCESSION

have done? I declared with all the emphasis at my command, in my speech at Guildhall, that my heart is set upon peace, and that it is one of my dearest wishes to live on the best of terms with England. Have I ever been false to my word?

IN 1904

"I HOPE THAT OUR SPEECH WILL NOT BE DISTURBED AND THAT THE EVENTS THAT ARE NOW HAPPENING WILL OPEN OUR EYES, STEEL OUR COURAGE, AND FIND US UNITED, IF IT SHOULD BE NECESSARY FOR US TO INTERVENE IN WORLD-POLICY." — AT KARLSRUHE IN 1904

IN 1908

"GERMANY IS A YOUNG AND GROWING EMPIRE. SHE HAS A WORLD-WIDE COMMERCE WHICH IS RAPIDLY EXPANDING, AND TO WHICH THE LEGITIMATE AMBITION OF PATRIOTIC GERMANS REFUSES TO ASSIGN ANY BOUNDS. GERMANY MUST PROTECT THAT COMMERCE." — IN THE "DAILY MAIL" INTERVIEW, 1908

Falsehood and prevarication are alien to my nature. My actions ought to speak for themselves, but you listen not to them but to those who misinterpret and distort them. That is a personal insult which I feel and resent. To be forever misjudged, to have my repeated offers of friendship weighed and scrutinized with jealous, mistrustful eyes, taxes my patience severely. I have said time after time that I am a friend of England, and your Press — or at least a considerable section of it — bids the people of England refuse my proffered hand, and insinuates that the other holds a dagger. How can I convince a nation against its will?"

"I repeat," continued His Majesty, "that I am the friend of England, but you make things difficult for me. My task is not of the easiest. The prevailing sentiment among large sections of the middle and lower classes of my own people is not friendly to England. I am, therefore, so to speak, in a minority in my own land, but it is a minority of the best elements, just as it is in England with respect to Germany. That is another reason why I resent your refusal to accept my pledged word that I am the friend of England. I strive without ceasing to improve relations, and you retort that I am your arch-enemy. You make it very hard for me. Why is it?"

A RECENT PICTURE

"MY FIRST AND LAST CARE IS FOR MY FIGHTING FORCES ON LAND AND SEA." — FROM THE KAISER'S SPEECH AT HIS SILVER WEDDING ANNIVERSARY

Thereupon the interviewer ventured to remind His Majesty that not England alone but the whole of Europe had viewed with disapproval the action of Germany in allowing the German consul to return from Tangier to Fez, and in anticipating the joint action of France and Spain by suggesting to the Powers that the time had come for Europe to recognize Mulai Hafid as the new Sultan of Morocco.

His Majesty made a gesture of impatience. "Yes," he said, "that is an excellent example of the way in which German action is misrepresented. First, then, as regards the journey of Dr. Vassel. The German Government, in sending Dr. Vassel back to his post at Fez, was only guided by the wish that he should look after the private interests of German subjects in that city, who cried for help and protection after the long absence of a consular representative. And why not send him? Are those who charge Germany with having stolen a march on the other Powers aware that the French consular representative had already been in Fez for several months when Dr. Vassel set out? Then, as to the recognition of Mulai Hafid. The Press of Europe has complained with much acerbity that Germany ought not to have suggested his recognition

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THE KAISER AND KING ALBERT OF BELGIUM

KING EDWARD VII OF ENGLAND AND THE KAISER

THE KAISER AND THE KAISERIN

MEETING THE ARCHDUKE FRANCIS FERDINAND

HIS PARTICULAR FRIEND, WHOSE ASSASSINATION LED TO THE AUSTRIAN DEMANDS ON SERVIA WHICH PRECIPITATED THE WAR

until he had notified to Europe his full acceptance of the Act of Algeciras, as being binding upon him as Sultan of Morocco and successor of his brother. My answer is that Mulai Hafid notified the Powers to that effect weeks ago, before the decisive battle was fought. He sent, as far back as the middle of last July, an identical communication to the governments of Germany, France, and Great Britain, containing an explicit acknowledgment that he was prepared to recognize all the obligations toward Europe which were incurred by Abdul Aziz during his Sultanate. The German Government interpreted that communication as a final

THE KAISER AND THE CZAR

THE TWO CHIEF EXPONENTS OF PERSONAL RULE IN A LIBERAL AGE

THE KAISER AND COLONEL ROOSEVELT AT A MILITARY REVIEW

"THE SOLDIER AND THE ARMY, NOT PARLIAMENTARY MAJORITIES AND DECISIONS, HAVE WELDED TOGETHER THE GERMAN EMPIRE. MY CONFIDENCE IS IN THE ARMY . . . THESE ARE THE GENTLEMEN ON WHOM I CAN RELY."— FROM A SPEECH OF THE KAISER TO HIS OFFICERS

and authoritative expression of Mulai Hafid's intentions, and therefore it considered that there was no reason to wait until he had sent a second communication before recognizing him as the *de facto* Sultan of Morocco, who had succeeded to his brother's throne by right of victory in the field."

The interviewer suggested to His Majesty that an important and influential section of the German Press had placed a very different interpretation upon the action of the German Government, and, in fact, had given it their effusive approbation precisely because they saw in it a strong act instead of mere words, and a decisive indication that Germany was once more about to intervene in the shaping of events in Morocco. "There are mischief-makers," replied the Emperor, "in both countries. I will not attempt to weigh their relative capacity for misrepresentation. But the facts are as I have stated. There has been nothing in Germany's recent action with regard to Morocco which runs contrary to the explicit declaration of my love of peace which I made both at Guildhall and in my latest speech at Strassburg."

THE KAISER AND HIS COUSIN, KING GEORGE

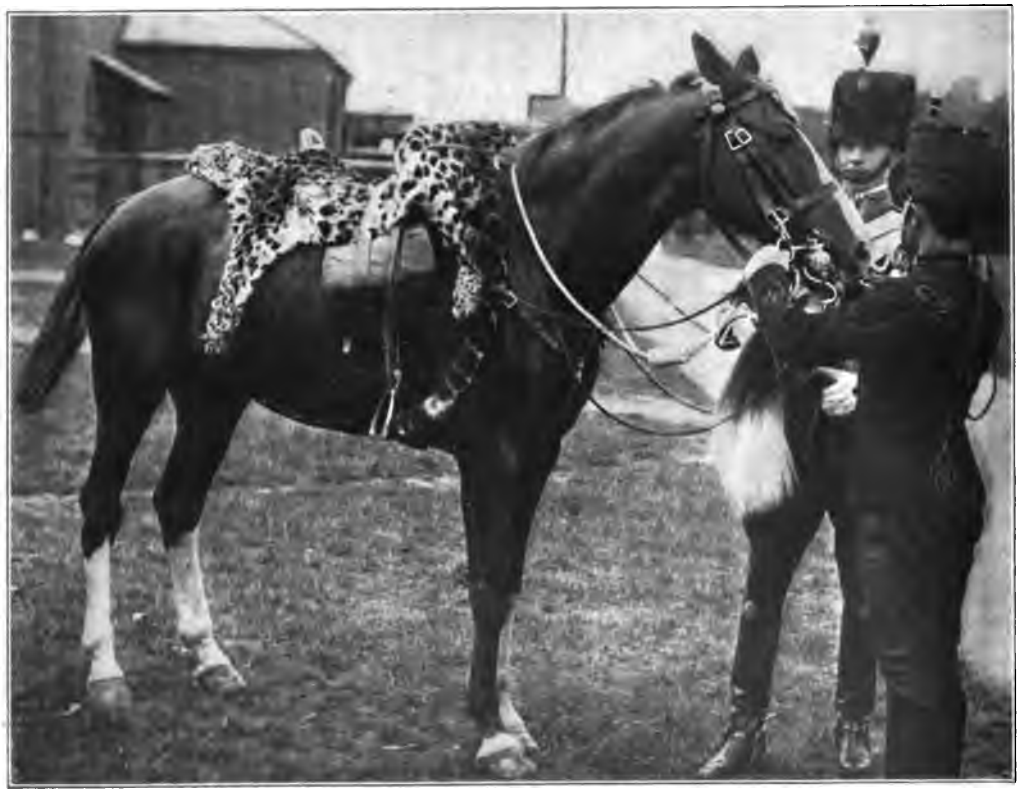
"YOU ENGLISH ARE MAD, MAD, MAD AS MARCH HARES. WHAT HAS COME OVER YOU THAT YOU ARE SO COMPLETELY GIVEN OVER TO SUSPICION QUITE UNWORTHY OF A GREAT NATION?"—FROM THE KAISER'S "DAILY MAIL" INTERVIEW

THE KAISER AND HIS UNCLE, KING EDWARD VII

USUALLY CREDITED IN A LARGE MEASURE WITH THE FORMATION OF THE ENTENTE CORDIALE BETWEEN ENGLAND, FRANCE, AND RUSSIA

THE KAISER'S GRANDCHILDREN
IN A MINIATURE SENTRY BOX

THE KAISER'S DAUGHTER
IN THE UNIFORM OF HER REGIMENT



THE HEIR TO THE HOHENZOLLERN DYNASTY

THE KAISER AS A HIGHLANDER

His Majesty then reverted to the subject uppermost in his mind — his proved friendship for England. "I have referred," he said, "to the speeches in which I have done all that a sovereign can to proclaim my good will. But as actions speak louder than words, let me also refer to my acts. It is commonly believed in England that throughout the South African War Germany was hostile to her. German opinion undoubtedly was hostile — bitterly hostile. The Press was hostile; private opinion was hostile. But what of official Germany? Let my critics ask themselves what brought to a sudden stop, and, indeed, to absolute collapse, the European tour of the Boer delegates who were striving to obtain European intervention? They were fêted in Holland; France gave them a rapturous welcome. They wished to come to Berlin, where the German people would have crowned them with flowers. But when they asked me to receive them — I refused. The agitation immediately died away, and the delegation returned empty-handed. Was that, I ask, the action of a secret enemy?

"Again, when the struggle was at its height, the German Government was invited by the governments of France and Russia to join with them in calling upon England to put an end to the war. The moment had come, they said, not only to save the Boer republics, but also to humiliate England to the dust. What was my reply? I said that so far from Germany joining in any concerted European action to put pressure upon England and bring about her downfall, Germany would always keep aloof from politics that could

AS HIS ANCESTOR, FREDERICK THE GREAT

bring her into complications with a Sea Power like England. Posterity will one day read the exact terms of the telegram — now in the archives of Windsor Castle — in which I informed the Sovereign of England of the answer I had returned to the Powers which then sought to compass her fall. Englishmen who now insult me by doubting my word should know what were my actions in the hour of their adversity.

"Nor was that all. Just at the time of your Black Week, in the December of 1899, when disasters followed one another in rapid succession, I received a letter from Queen Victoria, my revered grandmother, written in sorrow and affliction, and bearing manifest traces of the anxieties which were preying upon her mind and health. I at once returned a sympathetic reply. Nay, I did more. I bade one of my officers procure for me as exact

THE WITHERED ARM

DESPITE WHICH THE KAISER RIDES, SHOOTS SWIMS, AND ROWS

ALL THE GERMAN KAISERS

WILLIAM I, FOUNDER OF THE EMPIRE (SEATED), HIS SON, FREDERICK III, ON THE LEFT, HIS GRANDSON, WILLIAM II, ON THE RIGHT, AND THE PRESENT CROWN PRINCE AS A BABY

an account as he could obtain of the number of combatants in South Africa on both sides, and of the actual position of the opposing forces. With the figures before me, I worked out what I considered to be the best plan of campaign under the circumstances, and submitted it to my General Staff for their criticism. Then I dispatched it to England, and that document, likewise, is among the state papers at Windsor Castle, awaiting the serenely impartial verdict of history. And, as a matter of curious coincidence, let me add that the plan which I formulated ran very much on the same lines as that which was actually adopted by Lord Roberts and carried by him into successful operation. Was that, I repeat, the act of one who wished England ill? Let Englishmen be just and say!

THE KAISER'S CASTLE OF STOLZENFELS ON THE RHINE

AFTER THE HUNT

THE IMPERIAL PALACE IN BERLIN

WITH THE DUKE OF CONNAUGHT

OUT OF UNIFORM

THE KAISER'S ITALIAN PALACE AT CORFU

"But, you will say, what of the German navy? Surely that is a menace to England! Against whom but England are my squadrons being prepared? If England is not in the minds of those Germans who are bent on creating a powerful fleet, why is Germany asked to consent to such new and heavy burdens of taxation? My answer is clear. Germany is a young and growing Empire. She has a world-wide commerce, which is rapidly expanding, and to which the legitimate ambition of patriotic Germans refuses to assign any bounds. Germany must have a powerful fleet to protect that commerce and her manifold interests in even the most distant seas. She expects those interests to go on growing, and she must be able to champion them manfully in any quarter of the globe. Germany looks ahead. Her horizons stretch far away. She must be prepared for any eventualities in the Far East. Who can foresee what may take place in the Pacific in the days to come — days not so distant as some believe, but days, at any rate, for which all European Powers with Far Eastern interests ought steadily to prepare? Look at the accomplished rise of Japan; think of the possible national awakening of China; and then judge of the vast problems of the Pacific. Only those Powers which have great navies will

AT CORFU

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THE THRONE ROOM IN BERLIN

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THE CHAPEL IN BERLIN

THE KAISER AND THE KAISERIN IN THE TIERGARTEN

"CHOOSE, MEN; GO FORTH AND FIGHT AGAINST AMALEK"

"A GRIM, A TERRIBLE STRUGGLE HAS BEGUN. . . . YOU HAVE SEEN THEM, THOSE THOUSANDS WHO, ANSWERING THE CALL, 'VOLUNTEERS TO THE FRONT! WHO WILL PROTECT THE EMPIRE?' ARE NOW GATHERING, AND WHO WILL SOON JOIN IN THE FIGHT WITH FLYING BANNERS."—A SERMON BY THE KAISER ON JULY 29, 1900, ON HIS YACHT "HOHENZOLLERN"

"OUR FUTURE IS ON THE SEA." "WE DEMAND OUR PLACE IN THE SUN."

DROPPING THE PILOT

SIR JOHN TENNIEL'S FAMOUS CARTOON IN "PUNCH," WHICH WAS PROMPTED BY THE KAISER'S DISMISSAL OF BISMARCK IN MARCH, 1890

THE NEW PILOT

"CONSIDERING MYSELF AS AN INSTRUMENT OF THE LORD, WITHOUT BEING MISLED BY THE VIEWS AND OPINIONS OF THE DAY, I GO MY WAY"

be listened to with respect when the future of the Pacific comes to be solved; and if for that reason only Germany must have a powerful fleet. It may even be that England herself will be glad that Germany has a fleet when they speak together on the same side in the great debates of the future."

The Chancellor von Bülow admitted in the Reichstag that the Kaiser's version of the war plan was not quite accurate, but there is no doubt that the German people were bitterly hostile to England, a hostility which was not at all lessened when English warships seized German ships along the African coast. England apologized for the act, but that did not satisfy German feeling, and when Admiral von Tirpitz presented a bigger naval programme in 1900 than had ever been presented before, the hitherto parsimonious Reichstag suddenly became generous toward the navy. The new law provided for the first time a high-seas battle fleet, and the accompanying memorandum stated:

"To protect Germany's sea trade and colonies, in the existing circumstances, there is only one means: Germany must have a battle fleet so strong that, even for the adversary with the greatest sea-power, a war against it would involve such dangers as to imperil its position in the world."

As much as the Kaiser loves his navy, the army is still more dear to him. "The soldier and the army," he said, in 1891, paraphrasing Bismarck's famous "blood and iron" epigram, "not parliamentary majorities and decisions, have welded together the German Empire. My con-

fidence is in the army — as my grandfather said at Coblenz: 'These are the gentlemen on whom I can rely.'"

At the completion of the first ten years of his reign he addressed his bodyguards:

"The most important legacy left me by my grandfather and father is the army, and with joy and pride have I accepted it. To the army my first decree was issued on ascending the throne. To the army I now again address myself on entering upon the second decennium of my reign. . . .

"Rarely, I believe, has so trying a time passed over the head of a ruler as over mine during these last ten years — I, who saw my grandfather and father die, to my deep sorrow, within so short a space of time. With grave anxiety I placed the crown upon my head. Everywhere I met doubt, and the whole world misjudged me. But one had confidence in me; but one believed in me — that was the army. And relying upon the army, and trusting in God, I began my reign, knowing well that the army is the main tower of strength for my country, the main pillar supporting the Prussian throne, to which God in His wisdom had called me."

On January 1, 1900, the Kaiser addressed the assembled corps of officers:

"The first day of the new century sees our army — that is, our nation in arms — grouped around their banners, bending the knee to the Lord of hosts. And truly, if anybody have special cause to bend down before God, it is our army.

"A glance at our flags here suffices for explanation, for they embody our history. How did the dawn of the past century find our army?

"The glorious soldiers of Frederick the Great had fallen asleep on their laurels, ossified in the trivial details of a senseless, antiquated drill, led by superannuated, unready, and unwarlike generals; their officers no longer used to serious work, and degenerated by luxury, sloth, and blind self-glorification. In a word, the army no longer sufficed for its task. It had forgotten it. Severe was the punishment meted out to it by Heaven, a punishment which likewise chastised our people. Thrown into the dust were we. Frederick's fame paled, and his glorious banners were broken. In the seven long years of our hard servitude God taught our people to gather new strength. Under the iron pressure of the insolent conqueror's heel, our people in bitter travail of spirit conceived the high thought that it is the greatest honor to devote life and property in military service to the fatherland.

"My great-grandfather gave form and substance to this conception. New laurels crowned the new-born army and its banners. But it was through my grandfather, our great, our dead Emperor, that general military service became a full, a living reality. In quiet, persistent labor he drafted his system of reorganization, out of which, despite all opposition which misapprehension caused, grew our army of to-day. Victorious campaigns, however, crowned his labors in unexpected fulness.

"His spirit pervaded the rank and file of his armies, and his trust in God led them on to matchless victories. With this, his own creation, he at length drew together again the tribes of Germany, and he gave us back longed-for German unity. To him we owe it that through this army the German Empire, honored by all, once more occupies its destined and appropriate position in the council of nations. It is your part, gentlemen, to manifest during the new century the old qualities by which our sires have made the army great and invincible — simplicity and plainness in your style of living, absolute devotion to the service of the King, fullest utilization of all your strength and gifts, both of body and soul, in ceaseless toil for the development and drilling of our troops.

"And as my grandfather did for the army, so, too, I mean to continue for my navy, in spite of all discouragement and misconceptions, the work of development, in order that the navy shall be, side by side with my army, of equal power and strength, and thus achieve for the German Empire at home and abroad that position which we as yet have not attained.

"Jointly with both I hope to be one day in condition, trusting fully in the aid of God, to realize the saying of Frederick William I: 'If one wishes to decide something in this world, it is not the pen alone

that will do it if unsupported by the power of the sword.'"

Even on his many peace trips from capital to capital, the Kaiser almost always gives as an example of the friendliness between Germany and the country in which he is visiting, some joint action of their armies. In England, for example, he reminds his hearers:

"At Malplaquet and Waterloo, Prussian and British blood has been spilled in a common cause."

In Russia:

"We are carried back to the days when my grandfather, now resting in God, but then a young officer, received before the enemy, on the battlefield, the Order of St. George, and won in the rain of bullets the chieftaincy of the Kalnga Regiment (conferred by Czar Alexander I on William I of Prussia). I remind you of these facts in order to drink to the glorious and joint reminiscences and traditions of the Russian and the Prussian armies. I drink to those who, in patriotic and heroic defence of their country, fought at Borodino, who with us bled at the victorious battles of Areis-sur-Aube and Brienne. I drink to the brave defenders of Sebastopol and the dauntless fighters of Plevna."

On the Kaiser's famous visit to Palestine in 1898 he made a speech at the tomb of the Sultan Saladin in which appeared some sentences which caused much comment then, and may be well remembered now.

"Deeply moved by this imposing spectacle, and likewise by the consciousness of standing on the spot where held sway one of the most chivalrous rulers of all times, the great Sultan Saladin, a knight *sans peur et sans réproche*, who often taught his adversaries the right conception of knighthood, I seize with joy the opportunity to render thanks, above all, to the Sultan Abdul Hamid for his hospitality. May the Sultan rest assured, and also the three hundred million Mohammedans scattered over the globe and revering him, their caliph, that the German Emperor will be and remain at all times their friend."

At another time in Austria he said:

"My people and my army keep steadfast and true to the federated compact concluded between us, and the army is fully conscious of the fact that to preserve the peace and its blessings for our countries it must maintain it and would fight, shoulder to shoulder, with the brave Austro-Hungarian army, if that should be the will of Providence."

And again, in 1910, the Kaiser referred to his action two years previous in sustaining Austria-Hungary in its annexation of Bosnia and Herzegovina against Russia's protest, as "the action of an ally in taking his stand in shining armor at a grave moment by the side of your most gracious sovereign."

At his silver wedding anniversary, in 1906, he said again: "My first and last care is for my fighting forces on land and sea."

### DIVINE RIGHT

In March, 1890, in a speech of the Kaiser's to the men at Brandenburg, occurred this passage:

"I look upon the people and nation handed on to me as a responsibility conferred upon me by God, and that it is, as is written in the Bible, my duty to increase this heritage, for which one day I shall be called upon to give an account; those who try to interfere with my task I shall crush."

A few months later he voiced the same sentiments in these words:

"It is a tradition of our House, that we, the Hohenzollerns, regard ourselves as appointed by God to govern and to lead the people, whom it is given us to rule, for their well-being and the advancement of their material and intellectual interests."

Four years later, at Königsberg, the ancient crowning place of the Prussian kings, William II said:

"The successor (referring to himself) of him who *of his own right* was sovereign prince in Prussia will follow the same path as his great ancestor; as formerly the first King (of Prussia) said, 'My crown is born with me,' and as his greater son (the Great Elector) gave his authority the stability of a rock of bronze, so I, too, like my imperial grandfather, represent the kingship by God's grace."

Again, in 1897, the same idea crops up in his speech about his grandfather at Coblenz:

"He left Coblenz to ascend the throne as the selected instrument of the Lord he

always regarded himself to be. For us all, and above all for us princes, he raised once more aloft and lent lustrous beams to a jewel which we should hold high and holy — that is the kingship by God's grace, the kingship with its onerous duties, its never-ending, ever-continuing trouble and labor, with its fearful responsibility to the Creator alone, from which no human being, no minister, no parliament, no people can release the prince."

Again within the last few years at Königsberg he reiterated his belief:

"Here my grandfather," he said, "placed, by his own right, the crown of the Kings of Prussia on his head, once again laying stress upon the fact that it was conferred upon him by the grace of God alone, not by Parliament, by meetings of the people, or by popular decisions; and that he considered himself the chosen instrument of Heaven and as such performed his duties as regent and as ruler. Considering myself as an instrument of the Lord, without being misled by the views and opinions of the day, I go my way, which is devoted solely and alone to the prosperity and peaceful development of our Fatherland."

The Kaiser is a very devout Christian. He often impresses it on his army that without Christianity no man can be a good soldier. Whenever he is on board his yacht, the *Hohenzollern*, on Sunday he conducts services himself. In 1900, when his troops were in China at the time of the Boxer uprising, he preached the following sermon:

"Text: 2 Mos. 17th chapt. 11th verse: 'But as long as Moses held up his hands, praying, Israel prevailed; but when he lowered his hands, Amalek prevailed. Amen."

"An imposing picture it is which to-day's text presents to our souls. There is Israel, making its way through the desert, coming from the Red Sea and on toward Mount Sinai. But of a sudden the heathen Amalekite people stop their progress, and a battle ensues. Joshua leads the young men of Israel into the fray; swords rattle and meet, and a hotly contested, bloody struggle sets in, down in the vale of Rephidim. But see, while the battle moves hither and thither, those devout men of God, Moses, Aaron, and Hur, climb up the mountain-side and stretch out their hands toward Heaven; they pray. Below in the valley the warring throng; up on the mountain the praying three. That is the warlike picture of our text.

"And who to-day does not understand what lesson it conveys? For again the pagan spirit of Amalek has stirred in far Asia, and with great cunning and power, with fire and murder, they seek to hinder the triumphal march of Christian morals, of Christian faith, of European commerce and education. And again God has ordered: 'Choose men; go forth and fight against Amalek!' A grim, a terrible struggle has begun. Already many of our brothers there are in the combat; many more are now on their way to the hostile coasts. You have seen them, those thousands who, answering the call, 'Volunteers to the front! Who will protect the Empire?' are now gathering, and who will soon join in the fight with flying banners.

"But we, remaining behind here at home, restricted by other and sacred duties — do we not hear the words of God, spoken to us, saying: 'Go up on the mountain-side! Lift up thine hands to the Most High!' The prayer of the just accomplishes much if it be but said with all our strength and faith!

"Well, then. Far away the ranks of warriors, and here at home the ranks of the praying — let that also be the holy battle-picture for to-day! Let this peaceful morning hour remind us of the sacred duty of prayer, of the sacred power of prayer.

"The sacred duty of prayer.

"Certainly it is an inspiriting moment when a ship heaves anchor with a youthful crew on board! Have you not seen the eyes of the young warriors shining? Have you not heard their thousand-voiced hurrah?

"But when the coasts of our native land dwindle and vanish, when the ship enters the torrid heat of the Red Sea, or when she plunges into the mighty waves of the ocean, how often does enthusiasm vanish, too, and how often does strength depart!

"Certainly an inspiriting moment when, after a long journey, are seen, far in the distance, the straight lines of the German forts, and the black-white-red flag of the German colony becomes visible, and when

brothers-in-arms are awaiting your arrival ashore, shouting welcome in the mother-tongue! But later on, when begin endless marches under a fiery sun, and interminable nights, camping out in the rain, how easily then joy and courage ooze away!

"Certainly a longed-for moment, that in which the drum beats to storm and the trumpets shriek to attack, when the order is shouted, 'On upon the enemy!'

"But when, in the midst of thundering cannon and in the midst of sputtering, screaming shells your comrades are mowed down to right and left, and when the enemy's batteries will not be silenced, how often even a brave heart begins to tremble!

"Christians! To enable your brothers out there to remain of joyful heart, to persist in their duty even when it is hardest, not to lose courage even in the greatest danger, it needs more than ammunition and good weapons, more than bravery and enthusiasm — it needs approval and encouragement from on high, else they cannot achieve victory. And this heavenly world can be unlocked solely by prayer. Prayer is the golden key to the treasure-chamber of our God. But whoever has it has also the promise that he who prays will also receive.

"Or, indeed, are we to let our hands lie idly in our laps? Woe to us if we are to remain idle and impassive while they are doing their hard, their bloody tasks! Woe to us if we are to be but curious spectators behind the bars of the great arena while they struggle tensely in the grip of death! That were the spirit of Cain, saying cruelly, 'Am I my brother's keeper?' That were treachery toward our brave brothers who are risking their lives!

"No — thrice no! We will not only send out battalions of warriors. No! We will also aid them by a holy band of praying allies.

"And how much, how many things, we have to ask God for our brothers going into the field of battle! They are to be the strong arm with which to punish the assassins. They are to be the mailed fist with which to set aright the murderous disorder. Their sword is to fight for our holiest treasures.

"Let us, therefore, accompany them with our prayers upon the deep sea, upon their weary marches, into the thunder of battle, and into the quiet of the hospital. And we will ask God, our Lord, to let them remain strong and manful in their duty, so that they will fight the foe heroically and undauntedly, that they will bear their wounds bravely and without complaint, and God will give a blessed end to those who fall under fire, and will reward them — in short, He will make heroes of our warriors, and conquerors of these heroes, and will lead them home again into the land of their fathers, the laurel wreath around their helmets, and the medal of honor on their breasts.

"The sacred power of prayer.

"Or do we not believe in the sacred power of prayer? Well, then, what says our text? 'As long as Moses held up his hands, praying, Israel prevailed!' The fervent prayers of Moses made the swords of the enemy dull, enabled his men to penetrate the hostile ranks like a phalanx, thus causing them to break and run, and pinned victory to the flying banners of Israel. And if the prayers of Moses accomplished this, is it to be thought that our prayers will prove of no avail? God has not taken back a single syllable from His promises. Faithful prayer can throw even to-day the dragon banner into the dust and plant the cross upon the walls.

"And Moses was not the only one whose prayer was heeded. Look, up on the heights of Sodom is Abraham, interceding with his God, and with his prayer he saves Lot from the burning city. Should it, then, be impossible for our prayers to rescue our fighting comrades from the dangers of battle?

"Look again, and in Jerusalem ye will see the young Christian community on their knees. Their leader, their father, lies a prisoner in jail. Yet with their prayers they summon the angel of God into jail, and he leads forth Peter, unscathed.

"Are we, then, to suppose that our prayer will not be potent enough to open again the doors for those in need, for the prisoners, for those pursued, and to place at their side a guardian angel?

'Oh, the power, unseen unheard,
Of a saintly pray'r!
By the strength of faith and word
Deeds are wrought fore'er.'

"Yes, the Lord liveth! Our great Ally still reigneth. Our God liveth, the God who will not allow sin and crime to triumph, but who will conduct His holy cause against a wicked people. God Almighty, who can seize upon the strongest walls as if they were cobwebs, and who can scatter the mightiest armies like heaps of sand; the compassionate, the faithful God, who bears upon His heart the weal or woe of every one of His children, and who hears every sigh and feels with us every sorrow. Pious prayer opens His fatherly hands, and they are filled with blessings. Fervent prayer unlocks His fatherly heart, and it is filled with love. Yes, faithful, incessant prayer brings down God Himself from Heaven, and places Him in our very midst. And if God is for us, who can be against us?

"Well, then, up in the Tauern Mountains, high above all, marvelous bells are hanging! They are not rung by human hands. Still and silent they hang in sunshine. But when storms arise they begin to swing, they begin to ring, and their ringing is heard far adown the valley.

"God our Lord has hung prayer-bells in every human heart. But, alas! in the sunshine and happiness of life they are mute and motionless. But when the storms of misery and disaster overtake us, how they do begin to ring! And many a comrade who had forgotten how to pray learns out there how to fold his hands once again. Misery teaches us how to pray. And thus, too, it shall be at home. Let the dark days now upon us, let the war clouds that have overwhelmed us, set the prayer-bells in rhythmic swing. Let us pray for our struggling brothers. And not only on festive occasions. No! No! let us pray at all times. Just as our fathers during war times caused the bells to ring every evening, baring their heads when the sound struck their ears, and praying, 'Remain with us, O Jesus Christ, since night is coming on!' so in like manner let never a day pass without interceding for your brothers at the throne of the Most High. Moses held up his hands on high until the sun went down and Joshua had smitten Amalek with the sharp edge of the sword. Our own battle is not fought within a single day. But do not weary. Do not let your hands sink until victory is won. Let our prayers be a wall of fire around the camp of our brothers.

"And how it will strengthen, inspire, encourage them, the thought: Thousands — nay, millions — at home bear us in their praying hearts. The King of all kings calls 'Volunteers to the front! Who will pray for the Fatherland?' Oh! if we could say: 'The King called, and all, all came. Let not a single one of us miss the summons. He is a man who knows how to pray.'

"History some day will describe the battles of these present days. However, man sees but what is before his eyes, and he can but tell what the wisdom of the leaders, the courage of his men, the sharpness of the weapons have done. Eternity, however, will disclose to our gaze more than that, will show how the hidden, unseen prayer of the faithful and believing has been a great power in these battles, and how once more the promise of old has been fulfilled: 'Call upon Me in thine distress, and I will save thee.'

"And therefore: Cease not in your prayers."

On the first of August, 1914, the Kaiser appeared on his balcony and commended the German people to a militant God in the approaching war:

"A fateful hour has fallen for Germany. Envious peoples everywhere are compelling us to our just defence. The sword has been forced into our hands. I hope that if my efforts at the last hour do not succeed in bringing our opponents to see eye to eye with us and in maintaining the peace, we shall, with God's help, so wield the sword that we shall restore it to its sheath again with honor.

"War would demand of us an enormous sacrifice in property and life, but we should show our enemies what it means to provoke Germany. And now I commend you to God. Go to church and kneel before God, and pray for His help for our gallant army."

A few days later he opened the Reichstag with these words:

"The world has been a witness of the indefatigable manner in which we stood in the front rank during the worries and troubles of recent years in the endeavor

to spare the nations of Europe from a war between the great Powers.

"The greatest perils which had arisen owing to the events in the Balkans appeared to have been overcome, but then the assassination of my friend, the Archduke Francis Ferdinand, opened up a great abyss.

"My ally, the Emperor Francis Joseph, was compelled to take up arms for the protection of his empire against the dangerous agitation existing in a neighboring state. In pursuing its interest the Russian Empire stepped in the way of Austria-Hungary.

"Not only our duty as an ally called us to the side of Austria-Hungary, but the great task was cast upon us at the same time, with the ancient community of culture of the two empires, to protect our own position against the attack of unfriendly forces.

"It was with a heavy heart that I was compelled to mobilize my army against a neighbor with whose troops mine had fought side by side on so many fields of battle, and with sincere regret I saw the breaking of a friendship to which Germany had been so faithful.

"The Imperial Russian Government, giving way to an insatiable nationalism, has stepped to the side of a state which, through a criminal act, had brought about the calamity of this war.

"That France also placed herself on the side of our opponent was not surprising to us. Only too often had our efforts to bring about more friendly relations with the French Republic come into contact with the expression of old hopes and with long-standing malice.

"The present situation arose not from temporary conflicts of interest or diplomatic combinations, but is the result of ill-will existing for years against the strength and prosperity of the German Empire. We are not pushed on by the desire of conquest. We are moved by the unbending desire to secure for ourselves and those coming after us the place on which God has put us.

"My Government and, above all, my Chancellor, tried until the last moment to prevent the worst happening. In enforced self-defense, with clear conscience and clean hands we grasp the sword.

"To the peoples and races of the German Empire my appeal goes forth to stand together fraternally with our allies in defense of that which we have created in peaceful work.

"Following the example of our forefathers, firm and faithful, earnest and chivalrous, humble before our God and ready to fight when in face of the enemy, let us confide ourselves to the everlasting Almighty, who will strengthen our defense and conduct it to a good end."

# THE POSITION OF TURKEY

BY

A. RUSTEM BEY

TURKISH AMBASSADOR TO THE UNITED STATES

THE Editors of the WORLD'S WORK have asked me to contribute an article dealing with Turkey as an element in the present European situation. I gladly place before the American public, whose sources of information concerning Europe and more especially its southeastern corner are generally tainted, a statement defining the conditions governing to-day or likely to govern at a later stage the attitude of the country I represent. In doing so I have been frank to the point of bluntness and express in human terms the strong emotions I could not fail to feel at this time. This may be a departure from diplomatic conventions, but I strongly believe that, in this solemn hour, when the destinies of Europe, of which the Ottoman Empire still forms part, are passing through a fiery furnace, it would be a great mistake for those holding responsible posi-

tions to maintain the cult of worn-out forms and formulæ. If further complications, that is to say further horrors, are to be avoided, those representing their respective countries should not indulge in the circumlocutions and the dilution of terms which are so customary in official style, but should make bold statements forcibly reflecting the feelings of their nations.

Two weeks ago Turkey was credited with the intention of declaring war on Greece. This has not come to pass. To-day [this article was written on August 29th], she is represented as being on the point of actively joining Germany and Austria-Hungary. Should this be true it would mean that a radical change has taken place in the policy of the Sublime Porte which, as defined in several official declarations on her part, was that of neutrality up to the 15th of August. Having been cut off from code communication since then with my Government, I am not in a position to make a definite statement as to any developments in the situation. But I am loath to believe that my country will plunge into the fray. I beg and pray that the necessity for such a portentous decision may not have arisen. If, however, Turkey has really resolved to throw her weight into the Austrian-German side of the scales it will be largely due to the exasperation and despair caused throughout the length and breadth of the land by the transfer to the British flag of the two dreadnaughts which were building for her in England, the latest — I wish I could say the last — of a long series of attacks by Great Britain on Turkish interests and feelings. Whether Great Britain had or had not the right to take over these ships is immaterial. To her, who enjoys an overwhelming superiority over Germany at sea besides acting in conjunction with two other naval Powers against her, they were unnecessary. To Turkey they meant everything by reason of the independence they would have conferred upon her in regard to Greece. At the very least Great Britain should have paid for them on the spot. She has not settled the account yet, contenting herself with making liberal, very liberal promises of compensation — after the war!

That Great Britain should have adopted a course of systematic hostility to Turkey — a string of other instances of this kind is to be found in the loud and ostentatious support she gave to the Balkan Allies all through the Balkan crisis, in flagrant violation of her treaty engagements pledging her to defend the integrity of the Ottoman Empire, the while adding insult to injury — is the strongest proof among many others of the narrow-mindedness and prejudice with which her later-day statesmen, so different alas! from the Palmerstons, the Salisburys, the Disraelis, deal with vital problems. The after effects of the present struggle, whether it end in triumph or in defeat for the Triple Entente, will open their eyes to the folly of a policy aiming at the weakening of Turkey and her humiliation—that Turkey, who has tried hard to remain a friend of Great Britain despite all. But it will be too late and they will stand condemned before the British nation of the grossest misconception of its interests. At least let them refrain at this, maybe the eleventh hour, when everything is in the balance, from addressing threats to Turkey. This will be only adding one more to the long list of errors in their attitude toward that country.

In proof of the accuracy of my description of the attitude of Great Britain toward Turkey I will quote the following extracts from statements made at the Ottoman Association in London on the 11th of February last, all by Englishmen of high standing:

Sir Thomas Barclay, (who presided): ". . . . If Turkey needed us, we, on the other hand, needed Turkey. She formed part of that neutral zone which generations of our ablest statesmen had considered necessary for the defence and consolidation of our Indian Empire. She also formed part of the line of communication to that Australasia which was destined to be another North America for the Anglo-Saxon race. We had, therefore, political interests of the greatest magnitude in the maintenance of the integrity of Turkey. We had also great economic interests which would be lost if Turkey should pass under the dominion of any

other industrial state or states. The interest of this country in every respect was that we should remain the friend of Turkey and of Turkish regeneration. (Cheers) . . . ."

Sir John D. Rees, M. P.: ". . . He had the highest admiration for the Turk and was at a loss to account for the lack of sympathy exhibited of late toward him . . . . He hoped that with the formation of the Association a new era would be commenced and that our old traditional friend, the Turk, would once more be appreciated."

Mr. Marmaduke Pickthall: ". . . Why was Turkey shut out from the decent money markets of the world? Why was the French loan still withheld? Simply because Turkey showed a fierce determination to resist the further degradation of her country. She was determined to do the work that England was by treaty bound to do for her, to maintain her integrity. We should have secured to Turkey fair financial treatment, which was all she needed to become again the strongest bulwark of our Indian Empire. . . ."

Mr. Harold Cox moved: "That this meeting regrets that the recent policy of Great Britain has the appearance of having been persistently directed against the Turkish Empire. . . . In his judgment Sir Edward's foreign policy had been marked by a long series of disastrous blunders. Take, first, what was said before the war. It was stated that war should not result in any territorial readjustments because everybody believed that Turkey was going to win. Afterward the Powers forgot their resolution and allowed the Balkan States to take the greater part of Turkey in Europe. Then when the Turks occupied Adrianople, first Sir E. Gray and then Mr. Asquith ordered them to clear out, because they were so instructed by Russia. Turkey remained in Adrianople. So England had been dishonored by trying to deprive Turkey of winning back one of her famous cities and having failed. We now had the question of the Islands and Albania. The Ægean Islands must go to Greece because there was a considerable Greek population. Suppose there was a considerable German population in the Isle of Wight, as there was in summer, was the Isle of Wight to be handed over to the German rule? (Laughter.) These Islands were essential to the defence of the Dardanelles, yet we threatened to use force in order to compel Turkey to give them up. The whole of our foreign policy since Sir Edward Grey went to the Foreign Office had been marked by subservience to Russia; it had been to keep Turkey weak in order that she might be ready when Russia wanted to swallow her. When Turkey asked for Englishmen to help in Armenia Sir E. Grey refused because Russia wished to keep Armenia in a state of disorder. And disorder meant robbery, rape, and murder. At the present moment England, professedly a Christian Power, was conniving at those crimes in order that it might be a mouthful for the Russian Empire. . . ."

The Hon. Walter Guiness, M. P., seconded the resolution, which was supported by Professor E. D. Browne and carried unanimously.

TURKEY'S RELATIONS TO GERMANY

Yes, if Turkey breaks with the Triple Entente it will be largely through the fault of Great Britain, whose seizure of the two Turkish ships shows that the Ottoman Empire has nothing to hope and everything to fear from her. When she declared that she meant to observe a strict neutrality she was perfectly sincere. It is true that she ordered at the same time a general mobilization, but this was in the nature of a precautionary measure destined to safeguard the security of her territories. A painful experience has taught her that she is denied in practice the guarantees of international law and that she can be at any time the sudden victim of armed aggression. It is because she would not allow herself any more to be overtaken by such a contingency that she called her entire manhood to arms. It is also true that a German mission headed by General Liman von Sanders is in charge of the reorganization of her land forces, but that does not mean, as some believe, and others, less ingenuous, affect to believe, that she has abdicated into its hands. Indeed, if ever there was a soldier who was jealous of his

authority and a Turk who was nothing but Turk, it is the young and famous Minister of War, Enver Pasha. To speak of him and such other members of the Turkish Cabinet as Prince Saïd Halim Pacha Talaat Bey, Djemal Pacha, Djavid Bey — all men of strong and original minds and intense patriotism — as tools of the Kaiser and his representatives, is an absurd perversion of fact proceeding from brains obsessed with the fear of Germany.

Besides, there is also a large British naval mission in Turkey, and a considerable number of French specialists are in her employ.

No doubt, Turkey has a great regard for Germany, as it seems to me every other nation must have which is not absolutely blinded by prejudice; and may have considered at one time or another the advisability of coöperating with her; but she is not at her beck and call, and has never been. She has not been "hypnotized" — as the operation has been called — by her diplomatists and soldiers, which if it were the case would only mean that they are cleverer than their rivals. Rather have Great Britain and France, especially the latter, hypnotized themselves into the nightmare that Germany is everywhere in possession of men's minds and souls. Germany's attitude toward Turkey has not always been above reproach; but that of the other great Powers has been much less so; and when, two years ago, the whole of Europe and, I am sorry to add, America, saw in what was considered to be the agony of Turkey an opportunity for pouring contumely and obloquy upon her, for insulting and mocking her — truly, the sorriest exhibition Christianity and Occidentalism ever gave to the world — Germany, alone of the group of nations claiming to be the guides of humanity, found words of sympathy and encouragement for that distressed country. The Turks, who may serve as a model in this as in several other respects to many another nation priding itself upon the superiority of its civilization, know how to be grateful, but they cannot afford to pay their debt to Germany in this connection by drawing the sword in her behalf. Participation in a war can be determined only by the call of vital interests or loss of poise resulting from unendurable provocation. In what degree the one or the other or both have operated to bring about a departure on the part of Turkey from her original attitude in relation to the struggle between the two systems of Powers in Europe, I repeat, I have no means of ascertaining.

### THE ÆGEAN ISLANDS

Another question which presents considerable interest is whether Turkey will take advantage of the splendid opportunity offered to her to recover Mytilene, Chio, and Samos, which fell into the hands of Greece during the first Balkan war with the other islands of the Ægean not occupied by Italy.

Turkey has not bowed and will not bow to the arbitrary decision of the great Powers of Europe leaving the Greeks in possession of these three islands. Their population is no doubt Greek, but they form part of the geographical system of Asia Minor, and, owing to their proximity to its coast, they would certainly be used by the chauvinistic propounders of the "Great Idea" as bases for bringing into existence the same revolutionary agitation among the Greek population fringing the mainland as was created and kept up so successfully at the expense of Turkey by Greeks, Bulgars, and Serbs in Macedonia. Greek imperialism, which is founded on the pretensions of a race numbering at the very outside 7,000,000, whose principal qualities are gesticulation and declamation, does not seriously threaten Constantinople, whose capture is also modestly included in its programme. But with Mytilene, Chio, and Samos governed from Athens it could make itself dangerously felt in Anatolia. A minor, but still intolerable, inconvenience would result to Turkey from the possession of these islands by the Greeks in the irresistible inclination of the race for contraband trade. For these reasons, but more especially for the first, Turkey is absolutely bent upon reëstablishing her rule in the islands in question, a rule which meant a very liberal autonomy for its inhabitants before as it will mean hereafter. To her their recovery is synonymous with

her survival as an independent state. So much for the importance they have in her eyes. That, on the other hand, the present situation is an extremely favorable one for immediate action in accomplishment of her decision will be gathered from the following facts. Lastly, Servia, Greece's only ally in the Balkan Peninsula, is busy fighting a great Power. Besides, this alliance is founded on an even less solid basis than that which exists between Austria-Hungary and Italy. No sooner had the two countries exchanged signatures pledging one another to amity and coöperation than they started erecting fortifications against one another on their common frontier. The fact is that Servia, debarred as she is from gaining direct access to the Adriatic, has formed secret plans to wrest from Greece the narrow strip of territory which to-day separates her from Salonica, and Greece, to whom the installation of Servia in the province of Monastir became from the day of its consummation a source of national heartburning, is also thinking of the campaign that will transfer to her this territory which, ethnographically speaking, is really neither Greek nor Servian but Turkish and Bulgarian. Roumania, on the other hand, has already ceased to be a sincere supporter of the treaty signed under her dictation in her capital only a year ago, as the result of her intervention in the second Balkan war, when all the parties to it were exhausted — an achievement of opportunist diplomacy aiming at the maintenance of the balance of power in the Balkans through the legislation of Servian and Greek conquests as against Turkey and Bulgaria.

Why this rapid retraction? Because so far as Greece is concerned the massacre five months ago, in a place called Koritza, of Koutzo-Vlaks (Macedonian Roumanians) including their bishop, by local Greeks who had rebelled against Albanian rule under the leadership of officers and with the help of soldiers from the Greek army, reminded her sharply of the deep-seated antagonism existing between the two countries and, so far as Servia is concerned, because Roumania realized, on second thought, her first having been formed somewhat hastily, that an aggrandized Servia flanking her to the west when she is already flanked to the East by the gigantic patron of the smaller Slav state, was not precisely a neighbor whose fortunes called for her protection. The further prospects of expansion, which the eventual defeat of Austria-Hungary holds out to Servia, have made her improvised solicitude for the latter's interests entirely cool off. Indeed, there are indications since the outbreak of hostilities that she is drawing close to Turkey and Bulgaria. Montenegro, the Lilliputian Kingdom in the northwestern corner of the Balkan peninsula, which would not count in any case except as an instance of extraordinary blustering and theatrical posturing, is engaged in "annexing" Bosnia and Herzegovina from Austria. The only Balkan country which is free to dispose of its resources as it chooses, Bulgaria, has entirely made up her differences with Turkey. Not only is this the case but the result of the second Balkan war has brought about a close community of views between the two countries. Turkey has come to consider her continental losses as a good riddance, so that the passionate desire of Bulgaria to recover from Greece some of the territory taken from Turkey, but ceded to the former under the compulsion of defeat in the second Balkan war, does not clash with Turkish aspirations, which are directed only toward the reoccupation of the strategically important Ægean islands. In one word the short-lived "Christian" alliance of the Balkans has no more chance of resuscitation than the dead of the second Balkan war which brought it to an end.

How could it, when the different Christian sects, meeting in Jerusalem, have repeatedly fought with one another in the very precincts of the Holy Sepulchre, and have been prevented from continuing to profane the shrine with these scenes of sanguinary violence only by the permanent presence of a squad of Turkish soldiers, who, with fixed bayonets, keep them apart? — Truly an eloquent comment, more eloquent even than the massacres committed by the Balkan States.

Thus the great Powers being engaged in war, with the exception of Italy which must give undivided attention to what is

going on in central Europe, and Greece being condemned to isolation, the situation is politically very favorable to Turkish action. The Turkish army of to-day is a vastly superior instrument to that with which Turkey fought the allies and defeated Bulgaria. Yes, Turkey *defeated* Bulgaria at Tchataldja as a result of which Bulgaria *sued* for peace. But this is another story. Thanks to the transfer of the *Goeben* and *Breslau* to the Turkish flag, which gives Turkey to-day the same superiority in the Ægean which the *Averoff* gave to Greece during the first Balkan war, the former can attack the latter on the sea with every chance of success. This is a highly dramatic change in the relation to one another of the two rivals for naval supremacy in that part of the world, which has something almost providential in it, since it not only shows Greece deprived of all the advantages which she expected to derive from the acquisition of the *Idaho* and *Mississippi*, but compensates Turkey for the loss of the *Sultan Osman* and *Réchadié*, taken over by England just as they were going to be delivered to her. No doubt these two ships represent a fighting power which is considerably superior to that of the *Goeben* and her companion, but, whereas the former might not have reached Turkish waters, the latter, called by new names and flying the Star and Crescent, are safely anchored at Constantinople. This is the first smile Fortune has bestowed upon Turkey for many a year and the first frown she has cast on Greece, to whom it should be an indication of the proverbial fickleness of the goddess. If Greece was victorious in 1912–13, which was largely, almost exclusively, the effect of luck, she was very thoroughly beaten by Turkey in 1897, when the Fates looked on impartially. Her intransigent policy in regard to the contested islands and the general arrogance of her attitude toward Turkey may bring upon her an even greater chastisement.

Thus the political as well as the military situation is favorable to immediate Turkish action in view of the recovery from Greece of her lost islands. And yet, I feel sure she will not move. The reason is very simple. She must husband all her resources and keep them intact so as to be in the best possible position to meet an aggression on the part of some great Power which at the end of the present struggle may feel free and disposed to attack her. And this constitutes a third contingency in the present situation. More than one European Power has still designs on Turkey. Great Britain swooped on Egypt in 1884 and has practically annexed that essentially Mussulman territory, in flagrant violation of the Treaty of Berlin, than which a more solemn international pact has never been concluded and which, drawn up largely under her dictation, pledged her, with the other great European Powers, to respect themselves and defend against others the territorial integrity of the Ottoman Empire. Italy proceeded in the same violently arbitrary manner in regard to Libya. What guarantee has Turkey that she is not exposed to some new act of spoliation on the part of one or the other of the great Powers of Europe, some of which are denouncing Germany very loudly for her violation of Belgian neutrality but are themselves among the greatest treaty breakers of the world?

In this connection I would add that if Turkey is again assailed by a great Power she will fight with the determination and heroism of despair, and I, for one, would strongly advise her, no matter who her adversary, to call to her assistance the whole Mussulman world. Yes, a new attack upon Turkey, proceeding as it would from the fact that she is practically outlawed because she is Mussulman, would justify in unfurling the Green Banner of the Prophet — proclaiming a Holy War. Even so she might fall, but this would be sowing the seeds of an even more extensive and desperate struggle than the one that is raging to-day.

# HOW TO READ THE WAR NEWS

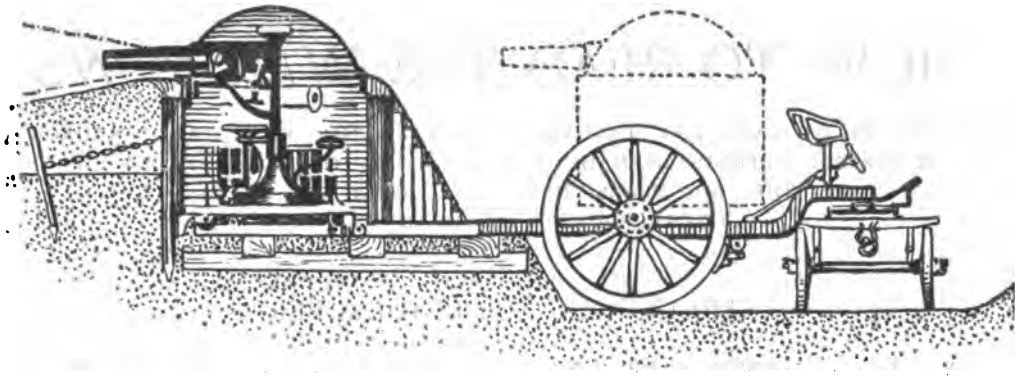
THE A B C OF MILITARY ART, EXPLAINED SO THAT THE TECHNICAL LANGUAGE OF NEWSPAPER REPORTS IS MADE PLAIN, AND SO THAT THE READER CAN SEE THE BIG PLANS THAT LIE BEHIND THE SEEMINGLY UNORDERED SUCCESSION OF BATTLES

BY

FREDERIC LOUIS HUIDEKOPER

A GREAT army in the field is one of the most cumbersome machines yet devised by man. On one hand it represents the maximum of human force and brutal power of destruction; on the other it is sensitive to certain threats and influences to a degree that is almost incredible. The movements of an army are hedged about with innumerable restrictions. They can be made only in certain directions and under certain conditions, and if these change unexpectedly the entire scheme must as a rule be altered completely. Two opposing armies do not resemble two gladiators shifting their position at will in an arena, but can best be likened to two fencers fighting on a single plank across an abyss. They can thrust or parry, advance or retreat within an area of extraordinary limitation, but if they fail to keep their footing their destruction is certain.

Every great army possesses a General Staff, composed of picked officers whose function is to study military conditions in time of peace and to formulate plans of campaign for war that are comprehensive enough to embrace, so far as the human mind can foresee, all conditions under which the nation's forces can be called upon to operate and to provide against all possible contingencies. The primary object of all plans of campaign is the destruction of the enemy's armies, because they represent the principal obstacle to be overcome and, once disposed of, the task of capturing fortresses or important cities either by siege or by starving them into submission is a secondary consideration and usually merely a matter of time. On the General Staff also devolves the task of selecting the territory through which the armies will move and where they will encounter the enemy. This is known as the "theatre of operations," and in it are to be found certain "strategic points," places which are important to seize or where decisive actions may be fought. Their decisiveness may arise from two causes: first, from their being points or lines of permanent geographical importance — for example, Paris and the rivers Oise and Marne in northern France; the Meuse, Liège, Namur, and Antwerp, in Belgium; the Mosel, Coblenz, Mainz, Leipzig, and Berlin, in Germany; Brest-Litovsk and Kovno in western Russia; and Vienna and the Danube in Austria — and, secondly, from the relation which certain localities bear to the positions and operations of the respective armies. Generally speaking, the points in this latter category are situated on the enemy's flanks, for the reason that their possession facilitates cutting the adversary off from his base of supplies and from his secondary armies without exposing one's self to a similar risk. As a rule every capital, being located at the converging of the main roads of that country, is a strategic point whose importance is enhanced by political and sentimental reasons. Defiles and passes are also strategic points when they constitute the only avenues leading to places of importance in the theatre of operations. Deserts and swamps, being often impassable, may often be strategic points. In this connection it is interesting to notice that an invasion of northern France, with Paris as the objective, is facilitated by the rivers converging near the capital, which prohibit the French from using them as lines of defense, whereas a movement

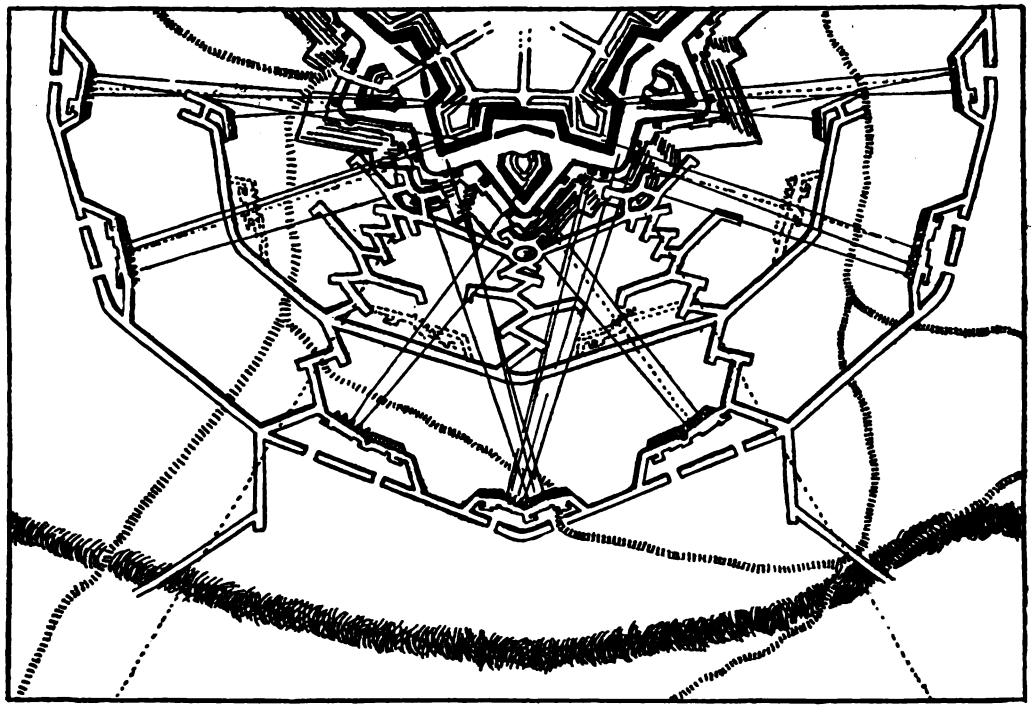


A MOVABLE CUPOLA

A GERMAN DEVICE FROM THE FAMOUS KRUPP WORKS WHICH ENABLES A PROTECTED 5.7-CENTIMETRE [2.24-INCH] GUN TO BE BROUGHT INTO ACTION AT DIFFERENT POINTS ALONG A LINE OF INTRENCHMENTS

against Berlin undertaken from any direction except the northeast or southeast must necessarily be hampered by the number of rivers to be crossed and opposition which may be encountered at each one.

Strategy is the art of manœuvering troops in the theatre of operations and beyond the presence of the enemy; tactics, that of handling troops in actual contact with an enemy. Other things being equal, the strongest force will always win, and the object of strategy is to place at the decisive point or points in the theatre of operations forces superior in number to those of the adversary. The aim of strategy never changes, and the true test of strategic operations is successful battle wherein the adversary's forces are deprived of the power of further resistance. The final stroke is the pursuit which completes



DIGGING INTO A FORTRESS

THE WHITE LINES SHOW THE CONSTRUCTION OF THE SAPS OR TRENCHES BY WHICH THE BESIEGERS APPROACH A FORTRESS WITHOUT BEING SUBJECT TO THE DIRECT FIRE OF ITS DEFENDERS

Reproduced from Plate X of "The Influence of the Experience of the Seige of Port Arthur upon the Construction of Modern Fortresses," by A. von Schwartz, the great Russian military engineer

PROFILE OF A MODERN FORTRESS

BY COMPARING THE LETTERS ON THE DIAGRAMS WITH THE CORRESPONDING LETTERS IN THE TABULATION BELOW, AN EASILY INTELLIGIBLE EXPLANATION OF THE TECHNICAL TERMS THAT CONSTANTLY RECUR IN NEWSPAPER REPORTS, AND A CLEAR UNDERSTANDING OF THE STRUCTURE OF A FORTRESS, MAY BE OBTAINED. AN ATTACK ON THE FORTRESS WOULD COME FROM THE DIRECTION OF "A"

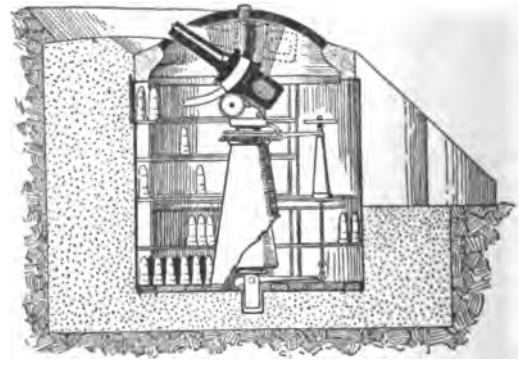
(x), (x), (x). Original site, showing the contour of the ground
A B Glacis
B C Interior slope of the glacis
C D Concrete top of counterscarp
D E Counterscarp
F F Counterscarp galleries from which the defenders can fire into the ditch
E G Dry ditch or moat
G H Scarp
I I Scarp galleries from which infantry fire can be directed into the ditch
H I Exterior slope
I K Superior slope
L L L Emplacements for guns protected by steel turrets
M N Interior slope
N O Banquette tread
O P Banquette slope
P Q Terre-plein
Q R Second parapet
S T Third parapet
U U Parapet facing town
U V Drawbridge
X Dry ditch with scarp galleries, facing town
Y Y Galleries which can be used for quarters for troops, magazines, stores, etc.
Z Passage with steps leading to scarp galleries
L L L In the emplacements for guns, the German method, which is generally admitted to be the best, is to put the mortars on the first parapet, the howitzers on the second, and the high-power guns on the third parapet

ARTILLERY PROTECTED BY AN INTRENCHMENT
ON THE CREST OF A RIDGE

the dispersal and annihilation of the enemy. It therefore follows that all strategic operations are eventually dependent upon the power to fight and that it is futile to conduct an army to a decisive point unless it can maintain its advantage in battle.

The object of tactics is identical with that of strategy, the sole difference being that it is limited to armies in the presence of each other. On the other hand, the methods by which it attains its end are constantly changing, owing to improvements in weapons, ammunition, aids to defense such as fortifications, whether permanent or of the temporary sort, such as field intrenchments, the means of ascertaining information as to the location of the enemy's troops, and to innumerable other causes.

Once the theatre of operations has been decided upon, the next step is the selection of a main base — that is, the line from which the advance is to be begun or toward which a retreat is to be made and from which the principal supply of provisions, ammunition, and reinforcements are forwarded to the front — in a word, the wherewithal to wage war. Bases are of two kinds, single or double. A large navi-



A PROTECTED HOWITZER

A STEEL CUPOLA FOR A 4.7-INCH HOWITZER. ONLY A PLUNGING FIRE FROM OTHER MORTARS OR HOWITZERS CAN HIT A PIECE OF ORDNANCE THUS MOUNTED

FIELD PIECES POSTED ON THE REVERSE SLOPE OF A CREST, WITHOUT INTRENCHING

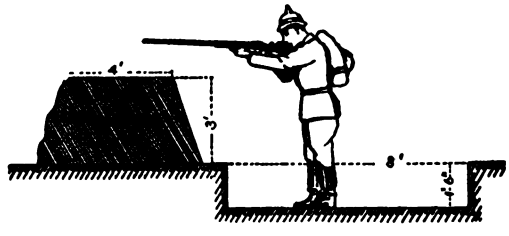
gable river constitutes the best single base, especially if it be well fortified and have several points for crossing protected by bridge-heads. The longer the base the greater the advantage to be derived therefrom, in that it permits movements to be made from any point of its entire length and renders it more difficult for the army to be cut off from it, but conversely it is harder to protect than a short base. In the present war the principal German base is the Rhine, and advances can be made from any point between Basle on the south to the point where it enters Holland on the north. Even more advantageous is a double base, which is one forming a re-entering angle, one face of which projects along one side of the theatre of operations. The reason is obvious, since it permits an advance to be made from either side of the angle. To illustrate: Once the Germans are in complete possession of Belgium, they will have a double base, the Rhine forming one side of the angle and Belgium the other. The longer the Belgian side the more easily they can threaten the left flank and rear of the Allies within the angle. A strong frontier with natural or artificial barriers offers a solid base, although inferior to those just described. As an army moves forward it may form additional bases — called secondary or eventual bases — in order to supplement its main base, but these need not necessarily be parallel to the principal base.

SHELTER TRENCH, OR RIFLE PIT

WHICH CAN BE CONSTRUCTED BY THE SOLDIER WITH A SHOVEL IN 30 MINUTES. IT IS ONE FOOT DEEP AND 5 FEET WIDE; THE MOUND OF EARTH IS 2 FEET THICK AND 15 INCHES HIGH

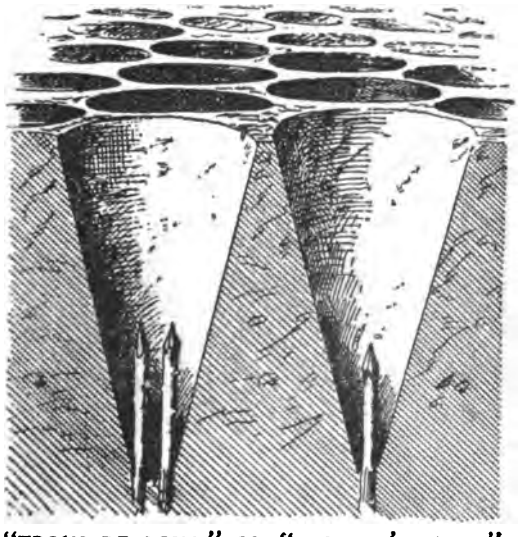
AFTER AN HOUR'S WORK

SHELTER TRENCH DEEPENED TO 18 INCHES AND MOUND RAISED TO 1½ FEET, PERMITTING THE KNEELING POSITION TO BE USED IN FIRING



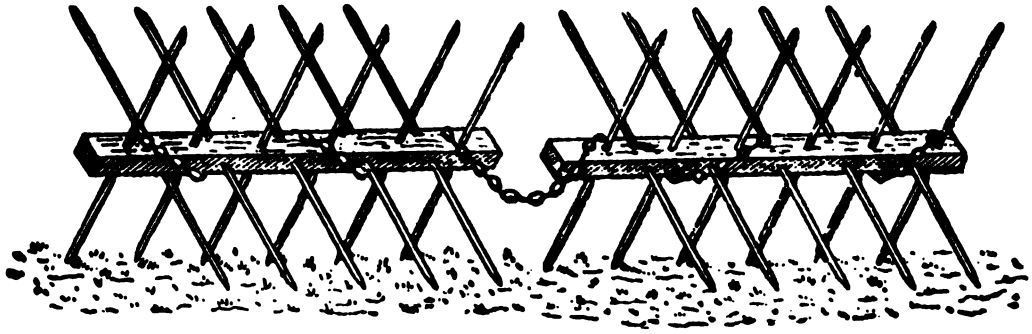
AFTER TWO OR THREE HOURS' WORK

THE TRENCH WIDENED TO 8 FEET AND THE MOUND INCREASED TO A HEIGHT OF 3 FEET AND A THICKNESS OF ABOUT 4 FEET, THUS PERMITTING AN UPRIGHT POSITION IN FIRING



"TROUS DE LOUP," OR "WOLVES' HOLES"

WITH SHARP STAKES IN THEM, TO IMPEDE ATTACKS AGAINST FORTRESSES, PARTICULARLY EFFECTIVE AGAINST CAVALRY

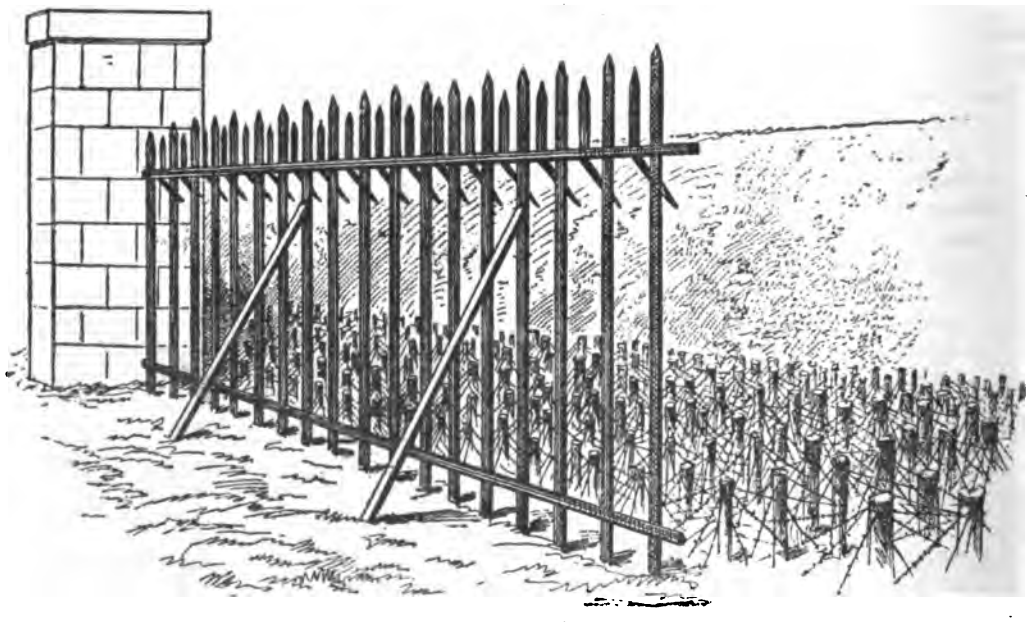


CHEVAUX-DE-FRISE

LIKE WIRE ENTANGLEMENTS THESE ARE USED TO HAMPER THE ADVANCE OF AN ENEMY TOWARD FORTIFICATIONS

Zones of operation comprise a certain part of the theatre of war traversed by an army having a fixed goal, regardless of whether such an army operates singly or in conjunction with other armies.

The direction whereby an army advances from its base is known as the "line of operations," and this direction is largely determined by the configuration of the base or bases. Lines of operation are of several sorts: simple, double, interior, exterior, concentric, divergent, deep, secondary, and accidental. The terms explain themselves with two exceptions. Double lines of operation are those followed by two or more independent armies operating from different points of the same frontier or base, such as will be used in the present war by the Germans against the French and by the Russians against the Germans and Austrians. The most important are "interior lines": that is, those used by one or more armies in a central position when acting against adversaries outside that position. An excellent illustration would be the lines to be employed by the Germans in case they are hemmed in and attacked simultaneously by the Russians on the east and



A DEFENCE AGAINST STORMING

TYPICAL GRILLE WITH PROJECTING SPIKES AND WIRE ENTANGLEMENT PLACED IN THE BOTTOM OF A "DRY DITCH" OF A FORTIFICATION. THE IRON POSTS ARE ALL FIRMLY SET IN CONCRETE. WIRE ENTANGLEMENTS IDENTICAL WITH THE ABOVE ARE ALSO PLACED OUTSIDE THE FIRST LINE OF FORTS TO IMPEDE THE CLOSE APPROACH OF AN ENEMY. SUCH OBSTRUCTIONS ARE USUALLY CARRIED BY COUNTER-MINING OR SAPPING UNDER THEM

AN OBSERVATION STATION

SHOWING HOW IT IS RAISED AND LOWERED BY A COUNTERBALANCE WEIGHT. THE STATION IS MADE OF STEEL SET IN REINFORCED CONCRETE. IT HAS A TELEPHONE CONNECTION WITH THE GUN TURRETS

the Allies on the west. The advantage conferred by interior lines lies in their enabling the possessor to concentrate on any given point a greater mass than that of his opponents for the reason that he has a shorter distance to move and the intercommunication between the parts of his forces is closer than that of the enemies operating on exterior lines. The crux of a good plan of campaign is the selection of a line of operations so located as to permit the placing in action at the decisive point of greater numbers than the enemy. Such a line should be directed to a point beyond the enemy's flank but not so far behind him that he will readily comprehend its purpose and be prepared to frustrate it by a counter-stroke.

The line of communications — the one by which all supplies are forwarded from the principal or secondary base to the army — is usually identical in direction with the line of operations. One of the greatest proofs of skill in war is the ability so to combine one's own march as to seize the enemy's communications without losing one's own. As no army can long exist when cut off from its supplies, whether of food, ammunition, or reinforcements, every general is compelled to safeguard his line of communications to the utmost of his ability. Napoleon declared that for every look he directed to the front he took three to the rear. The simplest method to protect one's own line of communications is

IRON LADDER FOR FIELD OBSERVATIONS

A COLLAPSIBLE DEVICE, LIKE THAT OF A WATER-TOWER, VERY USEFUL FOR RECONNAISSANCE IN FLAT COUNTRY

to keep the centre of one's army at right angles to the extremity of that line nearest the enemy, but, as is obvious, such a course restricts the movements greatly. On the other hand, strategic considerations sometimes render advisable a change of front by pivoting on a certain point, which results in the formation of an army parallel to the line of communications. Under such circumstances the utmost care must be taken to strengthen the wing or flank from which the line of communications extends back to the base, lest the enemy break through on that side and sever the army from its supplies.

A "strategic front" is that embraced between certain important positions facing the enemy and occupied successively by an army as it advances in the theatre of operations. The criterion of a great general is his ability to keep the strategic front of his columns extended as much as practicable without unduly exposing them until they are in actual contact with the enemy. By so doing he deceives his adversary as to his real objective as well as permits his own troops to move more rapidly without congestion and to secure supplies from a larger extent of territory. Once a conflict is impending the troops must be massed, the cardinal rule being, "Separate to live, concentrate to strike."

An army has two wings or flanks, one of which is its "strategic flank," in other

ARMORED TURRET RAISED FOR FIRING

words the one which, if threatened, turned, or broken through, more surely imperils its line of communications and its retreat. Advances can be made in either one or more columns, the heads of which are kept at about the same level, in echelon — a formation resembling steps viewed from the side—or in "lozenge formation"(diamond shaped)—the one used by Napoleon. When an army advances against an enemy. it is preceded by a "screen" or advanced-guard composed of cavalry, horse artillery,

ARMORED TURRET LOWERED FOR LOADING, VIEW FROM TOP OF PARAPET

and air craft, which can obviously move faster than infantry. Its rôle is threefold: first, to ascertain all possible information about the enemy; second, to establish contact with him — often called "feeling for the enemy"; and, third, to mask the march of its own army. It is followed by certain infantry called advanced-guards, and behind them moves the bulk of the army in close columns, the ammunition wagons, supply and baggage trains bringing up the rear. In battle formation the front is composed of the skirmish line, followed in turn by successive lines, and the reserve which is used only in a crisis or to determine the fate of the battle, and in the rear are placed the ammunition, supply, hospital, and baggage trains.

Napoleon, in his discussion of Cæsar's campaigns, declared that the Roman conqueror always sought "to keep his forces united, not to be vulnerable on any point, to move with rapidity on important points . . . to give himself all the chances possible to insure his victory on the field of battle — i. e., there to unite all his troops."

The campaigns of all great commanders have been notable for five strategic characteristics: (1) the initiative at the commencement of hostilities; (2) one line of operations; (3) unity of forces; (4) rapidity

of movement on decisive points; and (5) concentration for battle.

It is not my purpose to enter upon an elaborate discussion of the relative merits of offensive or defensive operations. To make war is to attack, and the offensive at the beginning of operations offers the most favorable means for making a combined movement upon a decisive point with greatly superior forces. Tactically considered, the defense may or may not be the more advantageous according to circumstances; strategically, the offensive always has been, and probably always will be, the superior, since the defense must necessarily always await with uncertainty the development of the attack and subsequently conform to it. Even as a means of defense, the initiative is greatly preferable to a passive attitude. The principal inconveniences of the offensive lie in its constantly decreasing power, in the comparative difficulty of supply, and in the necessity of guarding a long line of communications when the invader has penetrated far into the enemy's country. These disadvantages are more than counterbalanced by the great advantage conferred by the initiative consistently and thoroughly pushed through to its goal.

The second great principle is that of one line of operations — the truth of which has been recognized by military men in all ages. In this connection one must be careful not to confuse the various roads traversed by the different columns with the line of operations, which is the general direction followed by the army. The difficulty of ascertaining at the opening of hostilities the exact decisive point where two or more lines of operation should converge makes it almost impossible to obtain that unity of action which is indispensable in war. When one part of an army operates by one line and another part of the same army uses a different line, the enemy is given a capital opportunity to be the stronger at the decisive point and to defeat them in detail — that is, separately. "Interior lines" come under this same heading, and the tremendous advantage they confer has already been emphasized.

The third great principle is that of the unity of forces. An army may be likened

WHY THE FORTS AT LIÈGE AND NAMUR HELD OUT

THE FAMOUS STEEL "CUPOLAS" OR TURRETS WHICH BAFFLED THE GERMANS IN BELGIUM. EXTERIOR AND CROSS-SECTION VIEW OF AN ARMORED TURRET FOR TWO 15 CENTIMETRE (5.9 INCH) GUNS

to a bundle of sticks; united and closely bound together, they will prove formidable; separated, they are easily broken. "United we stand, divided we fall" is a sound motto for every general. Napoleon declared that "in order for an army to fight it must be united," and no military man dreams of questioning the soundness of this doctrine. For that reason every commander seeks to keep his forces in a compact mass lest the enemy penetrate between the columns on the march or through the lines in battle formation and crush first one part and then the other. For the same reason all junctions of army corps should be made in the rear and at a distance from the enemy so that the junction may be undisturbed, and when the attempt is made to turn or outflank an enemy's wing, the turning force must preserve with utmost care its communication with the rest of the army.

The fourth principle is rapidity of movement. The more mobile an army the greater its chance of success, or, as Napoleon so aptly said, "The strength of an army, like the amount of movement in mechanics, is estimated as the mass multiplied by the rapidity." The most brilliant strategical plan is of no avail unless it be put into active operation before the enemy has been given time to comprehend and to reply to it by the correct manœuvre. To mass troops without imparting some direction to them is equally futile. Moreover, it is useless to discern that the enemy has made a mistake or by a faulty movement laid himself open to defeat unless the opportunity thus offered is quickly seized and the blunder punished by a rapid movement against the decisive point. Rapidity of movement is not merely the only way to reap the full advantage of taking the initiative, but it is the natural and necessary complement of the unity of forces. In war the greatest aim is to get possession of the

THE OPEN COUNTRY OF THE GERMAN ADVANCE THROUGH BELGIUM

THE HISTORIC FIELD OF WATERLOO, A FEW MILES SOUTH OF BRUSSELS, TYPICAL OF THE TERRAIN OVER WHICH THE GERMAN RIGHT WING MADE ITS BRILLIANTLY RAPID ADVANCE IN AUGUST

enemy's communications, but this is virtually impossible without rapidity of movement by united forces.

The fifth principle is that of concentration for battle. The full advantage of the most ably conceived strategical plan cannot be obtained without a successful and decisive battle to complete the dispersion and destruction of the hostile forces. So impossible is it, as a rule, to foresee the exact points where decisive encounters will occur, that the only way to insure superiority is to outnumber the enemy. "One can never be too strong for a decisive battle" — that is the secret of success in a nutshell. Napoleon himself gave the following as a general rule: "When you wish to fight a battle, assemble all your forces. Do not neglect a single one; a battalion sometimes decides the day."

A PASS IN THE VOSGES MOUNTAINS

OVER SUCH COUNTRY THE EXTREME LEFT OF THE GERMAN ADVANCE FOUGHT ITS WAY FROM THE ALSATIAN RHINE VALLEY ACROSS INTO FRANCE NEAR BELFORT, ST. DIE, AND LUNEVILLE

Moreover, he expressly charged commanders, "Never do what the enemy wishes, for the simple reason that he does wish it. Avoid the field of battle which he has studied, reconnoitered, and, even with more care, that which he has fortified or where he has intrenched." In fine, as he declared: "One must keep the army united, concentrate the greatest force possible on the field of battle, profit by every occasion, for Fortune is a woman; if you miss her to-day, do not expect to find her again to-morrow."

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IN THE VOSGES MOUNTAINS

SHOWING THE CHARACTER OF THE COUNTRY WHERE THE GERMANS MET THE FRENCH ADVANCE INTO LORRAINE

Throughout these principles runs the fundamental idea of simplicity. Every military man has learned through experience how extremely difficult it is to execute the least complicated manœuvre even under the most favorable conditions. With large forces and in the actual theatre of war the difficulties increase in such proportion as to make intricate movements almost impossible. Napoleon has himself told us that "The art of war is a simple art and one entirely of execution. There is nothing vague. Everything in it is good sense." The initiative is the simplest way to force an adversary to conform to one's own attack; one line of operations is the simplest manner of bringing to the decisive point a stronger force than the enemy; the unity of forces is the simplest way to assure one's own unity of action, to be always ready to fight, and to be numerically superior to the enemy in the event of an encounter; rapidity of movement is the simplest manner of surprising and out-manœuvering the hostile forces; and concentration before a battle is the simplest way to assure one's own superiority by outnumbering the enemy at the time and place of actual and decisive conflict. Efficiency in war, as in everything else, consists in obtaining the maximum amount of effect with the minimum amount of effort, for which simplicity is indispensable. "As war is an art of execution, all complicated combinations should be discarded. Simplicity is the first condition of all good manœuvres."

Frederick the Great declared that "officers require different kinds of knowledge, but one of the principal is that of fortifications," and General Sherman aptly said

in his memoirs that "earth-forts, especially field-works, will hereafter play an important part in wars, because they enable a minor force to hold a superior one in check for a *time*, and time is a most valuable element in all wars." In the present war fortifications will play a tremendous rôle, and a knowledge of what they are and mean will prove of assistance in understanding the operations of the opposing armies.

Fortifications are of two sorts, permanent and temporary. The former are constructed in times of peace with great care and of durable materials; the latter are built usually after the declaration of war in order to strengthen positions which have suddenly become of military importance. Generally known as "field fortifications," they are of two kinds: ordinary and hasty. Ordinary fortifications are hurriedly constructed but with sufficient time to complete them according to specific plans. Hasty fortifications are those built between the end of a march and the beginning of a battle—sometimes built in a few hours, at others in a single night.

Irrespective of their category, fortifications are nothing more or less than a passive means of defense. To achieve their purpose they must fulfil certain conditions, the most important of which are (1) to shelter the defenders against the fire of the assailant and to screen them from his view; (2) their location must be such that the attacker cannot approach within cannon range without being exposed to the fire of the defense; (3) they must be so located and arranged that the enemy's approach will be difficult and his movements greatly impeded; and (4) the position of the fortification and the shelter for the defenders must be so arranged as not to hinder or impede their movements in any way. This last is particularly essential when an "active defense" is contemplated — that is, one in which the defending force is sufficiently strong not to be restricted to a purely "passive defense" but can leave the position and attack the enemy.

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WHERE THE FRENCH WERE DRIVEN OUT OF ALSACE

EASTERN END OF THE PASS FROM BELFORT TO MÜLHAUSEN, THE SCENE OF DESPERATE FIGHTING BETWEEN THE GERMANS AND THE TEMPORARILY SUCCESSFUL OFFENSIVE MOVEMENT BY THE FRENCH COMMANDED BY GENERAL PAU

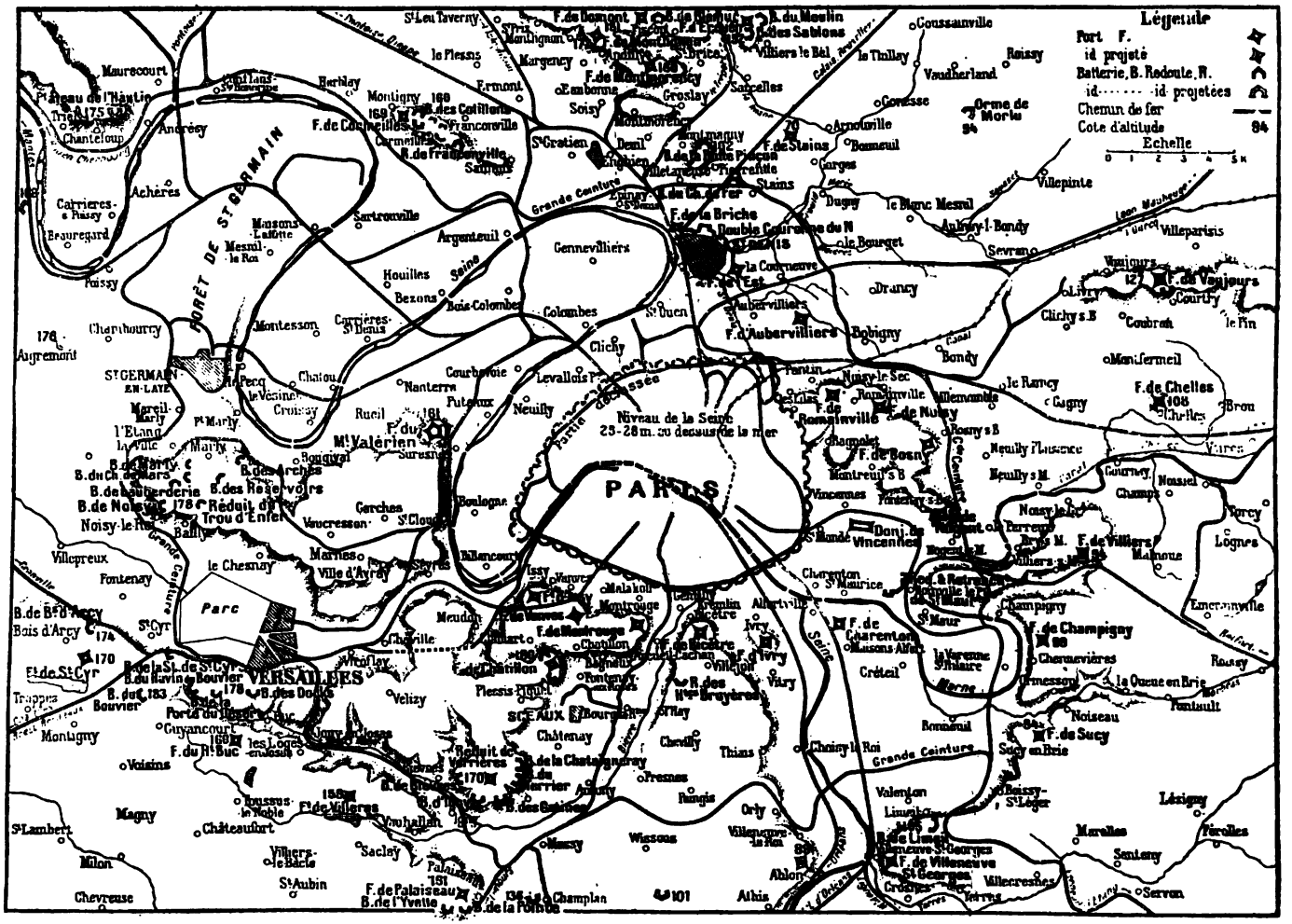
THE NEW TYPE OF GERMAN SIEGE GUNS

FITTED WITH A TREMENDOUS TRAIL AND WITH "CATERPILLAR" WHEELS WHICH ENABLE IT TO BE HAULED OVER ROUGH GROUND DESPITE ITS ENORMOUS WEIGHT

The strongest of fortifications are of the permanent class and are known as "fortresses." According to the great Russian engineer, Von Schwartz, "the purpose of a fortress is to assist in the stubborn defense of a given point until the end of the war." Its construction must therefore be of materials that are capable of resisting the fire of the most powerful guns which can be brought against it, and for this purpose

GUN DRILL BY THE BRITISH TERRITORIALS

THIS IS THE MOST POWERFUL TYPE OF GUN IN THE ENGLISH ARMY WHICH CAN BE TRANSPORTED AND USED AGAINST FORTIFICATIONS


Légende
Fort F.
id projeté
Batterie, B. Redoute, R.
id····· id projetées
Chemin de fer
Cote d'altitude
Echelle
PARIS
VERSAILLES
FORÊT DE ST GERMAIN
Grande Ceinture
Seine
Niveau de la Seine
23-28 m. au dessus de la mer
Parc
Bois de Vincennes
Bois de Boulogne
Mt Valérien
F. d'Aubervilliers
F. de Romainville
F. de Vanves
F. de Montrouge
F. de Bicêtre
F. de Charenton
F. de Vincennes
F. de Nogent
F. de Champigny
F. de Villiers
F. de Chelles
F. de Vaujours
F. de Stains
F. de la Briche
F. de Cormeilles
F. de Courbevoie
F. de Palaiseau
F. de Villeneuve
F. de Sucy
F. de St Cyr
F. de Versailles
F. de Villeneuve
F. de Nogent
F. de Rosny
F. de Nuisy
F. de Bondy
F. de Montreuil
F. de Bicêtre
F. de Ivry
F. de Vincennes

earth, sand, masonry, reinforced concrete and steel are employed in modern works.

### FORTIFICATIONS OF PARIS AND ANTWERP

The city of Paris is surrounded by a strong enceinte with 97 bastions, outside of which are 17 old forts and 38 new advanced forts with a circumference of more than 90 miles, the whole forming intrenched camps at Versailles and St. Denis. A more comprehensive understanding of the principal elements of a modern stronghold can be gained by examining the plan of the fortifications at Antwerp, the key to Belgium, upon which the Germans have looked with coveting eyes for years. The system used there by General Brialmont, the great Belgian military engineer, is characteristic of all great fortified places. The approaches to the outer line of works are guarded by entanglements composed of iron posts set in concrete and connected by a mesh-work of barbed wire, and by *trous de loup* (deep pits dug outside the line of forts to arrest the advance of an enemy), and the entire terrain is honeycombed with mines which can be exploded at will by electricity. Next come two lines of strong forts encircling the city at a distance of several miles. Each one of these is capable of holding several hundred men and is powerfully armed and protected by every device known to the military engineer, because the fate of a fortress is always decided on the line of the forts. They are connected with each other by intrenchments consisting of a deep ditch covered by fire and bombproof shelters for the troops destined to man them, and by parapets for infantry and artillery. Inside these lines are other intrenchments for infantry which are usually not constructed until mobilization takes place on the eve of war. In the very centre is the main fortress surrounded by a "wet ditch" — one filled with water — and arrangements have been made to permit the entire surroundings to be flooded from the River Scheldt.

### WHAT A FORTRESS IS

To describe a great fortress in detail would require a small volume, but a view in profile, such as is given by the diagram on page 526, will suffice to indicate the general scheme and principal characteristics. Some idea of the intricacy and size of a modern fortress of the first class may be gained from the fact that the perimeter of the outer works should be not less than 35 miles. To prevent bombardment by the most modern guns and mortars the outside circle of forts should be about six miles from the city and so situated that they can cross their fire. The second line of forts is from two to two and one half miles nearer the city, and each should contain at least 600 men, several searchlights protected by steel cupolas, magazines for powder and ammunition, an observation station encased in steel, and an underground telephone system connecting with all the other forts. All big guns are mounted in steel turrets 24 inches thick, not unlike those of battleships except that they rise and fall, and further protection is afforded by heavily reinforced concrete with a thickness of about 9 feet covered by a mass of earth held in place by sod.

One of the most interesting characteristics is the observation station. It is a cylinder of heavy steel with a counterbalance weight and provided with a winch so that it may be raised and lowered. The upper part is pierced with small holes affording an outlook, and the image of the surrounding country is projected by a system of mirrors on a table on which is fastened a cross-sectioned map of the entire district with every detail given. The approach of an enemy can thus be followed perfectly and his position with reference to any given point known within a few yards. The exact range is communicated by telephone to any gun in the entire system of fortification, and any mine can be exploded by the pressure of an electrical button, thus blowing up the enemy advancing over it.

Fortifications can be captured by starvation, which may require many months; by bombardment and assault, which is the quickest method; or by siege operations, which are much slower. The first two need no explanation. When the last is determined upon, the first step is to invest the place — that is, surround it by

troops so as to prevent all egress by the garrison. The next step is the establishment of the first parallel, a trench protected by earth thrown up in front of it such as is shown in the diagram on page 525. From the first parallel the besiegers make their approach by means of zigzag trenches called the "sap." After a certain distance a second parallel is constructed and the sap again pushed forward. This operation is repeated as many times as are necessary, a heavy fire of siege guns being meanwhile kept up against the place. When the approaches have been pushed as close as practicable, the assailant's artillery endeavors to make a breach in the fortifications by artillery fire and thus permit his infantry to enter and carry the place by assault or storm.

Armies often resort to field intrenchments, to which allusion has already been made. These vary in character and size from the hastily constructed trench requiring only half an hour to more solid and elaborate works of the semi-permanent type. The object of all field fortifications is either to secure the possession of an important point or to check the advance of a superior enemy with fewer men and less loss than would otherwise be necessary. Not only infantry, but cavalry and artillery, should intrench whenever they are in close proximity to their adversaries.

Too much emphasis cannot be laid upon the fact that fortifications, irrespective of their nature, do not and cannot decide the fate of a war. That is determined by the success or failure of the armies in the field. In the former case fortifications may render invaluable assistance in securing the flanks and rears of armies compelled to mobilize in proximity to a superior enemy and thus prevent their being cut off and defeated in the preparatory period; they may guarantee the possession of an important strategic point, protect a valuable river-crossing, secure a line of communications, or afford shelter to an army. All these depend upon their location strategically or with reference to the operations of the armies in the field, and upon their strength. If they be fortresses, a stubborn defense until the end of the war of the points necessary to hold and fortified for that specific purpose can reasonably be expected of them. After all it is "the man behind the gun" who determines the measure of resistance, but unless a garrison and its commander are animated by a spirit to "do or die," a fortress will not achieve the sole purpose for which it was planned and constructed. As points of support strong permanent fortifications are valuable adjuncts to armies, and modern conditions require an extensive system of fortified places so situated that field forces may manœuvre in the intervals independently of them, for it must be borne in mind that the huge size of the armies of to-day renders the fortification of one strategic point of small importance in the development of military operations at large. In one respect they are a source of weakness, in that there is always the temptation when hard pressed to take refuge in fortresses, and at best the great numbers of men required to garrison them adequately diminishes by just so many the armies in the field which eventually decide the success or failure of the nation in arms.

### TOPOGRAPHY

The most important river in western Germany is the Rhine, which rises in the Grisons in Switzerland, flows north to the Lake of Constance, then west to Basle, near which the frontiers of France, Switzerland, and Germany meet. At this point it turns north and slightly east to Strassburg, where it inclines even more to the east as far as Mannheim, then north to Mainz (Mayence) where it receives the Main. Turning sharply to the west to Bingen, it flows swiftly between almost perpendicular rocks of a considerable height, intersected by deep ravines, northwest past Coblenz — where it is joined by the Mosel (Moselle) and where the valley broadens — Andernach and Bonn — where the picturesque portion ends — and thence through a flat plain to Nijmegen, where it enters Holland. In the upper portion from Basle to Speyer it flows through an alluvial basin often 25 miles in width, but so rapid is the current and so difficult the navigation that most of the towns are situated several miles from the river. Nineteen miles from the angle

WHY THE FIRST GERMAN ATTACK ON

**THIS RELIEF MAP, ON WHICH THE LOWLANDS APPEAR IN WHITE, SHOWS GRAPHICALLY THAT THE COLOGNE TO BRUSSELS AND FROM BRUSSELS ALMOST DIRECTLY SOUTH TOWARD PARIS. IT EXPLAINS**

## FRANCE WAS MADE THROUGH BELGIUM

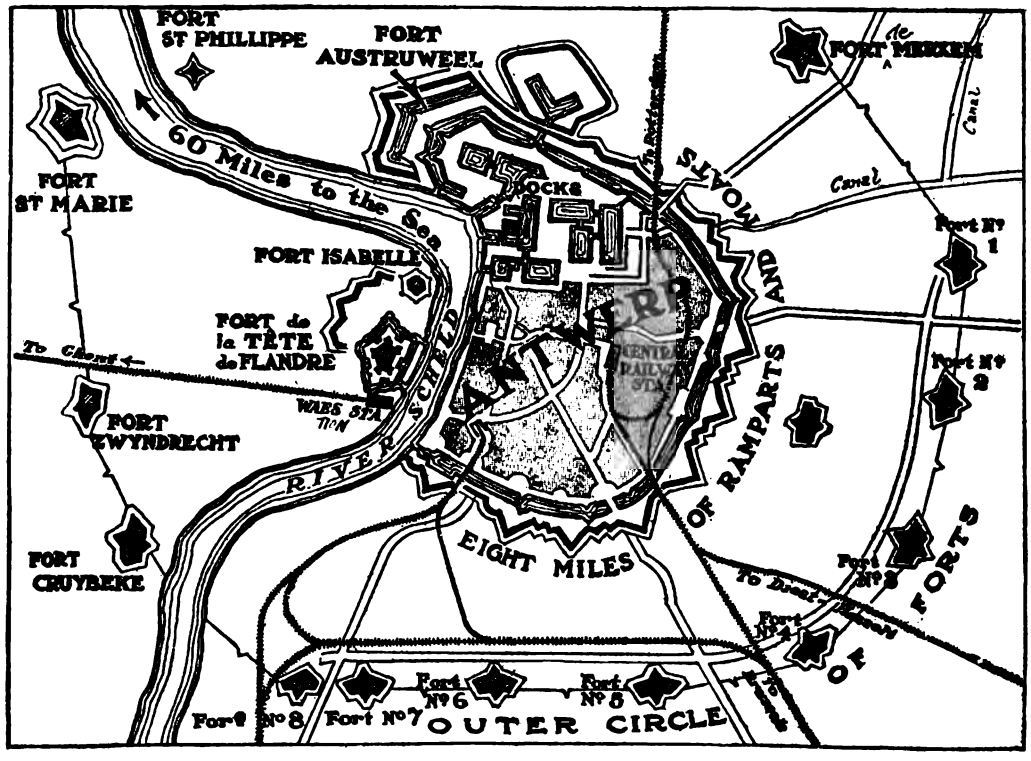
**EASIEST WAY FOR THE GERMANS TO STRIKE THE FIRST BLOW WAS BY A MARCH DUE WEST FROM ALSO THE COMPARATIVE SLOWNESS OF OPERATIONS OF THE GERMAN CENTRE AND LEFT**

is Mühlhausen, the most important manufacturing town in Alsace, east of which begins the Black Forest, celebrated in song and fable and stretching northward beyond Rastatt. To the south of Basle lie the Jura Mountains, separated by the defile leading to Belfort — in which is the town of Altkirch—from the lower end of the Vosges. This chain, forming the western boundary of the basin of the upper Rhine and running parallel to the Black Forest, which it largely resembles, is composed of rather steep heights not exceeding 5,000 feet, with an almost unbroken crest and interspersed with streams whose general course is rarely east or west. North of Altkirch access to the Rhine can be had from France by the difficult defiles leading to Cernay, Colmar, and Schlettstadt. Strassburg can be approached from St. Dié, which is situated east of Épinal, by way of Saales and the narrow valley of the Breusch, but the first convenient pass is near Saarburg and Zabern, which is followed by the railroad to Metz and Paris and is accessible by an easy road from Lunéville and Nancy. At Zabern the Vosges recede from the Rhine but approach it again between Weissenburg and Lauterburg and terminate in the Hardt range, which follows the course of the river to Worms. Opposite Strassburg, where the province of Lorraine sweeps northwest into France, almost parallel to the frontier is the Meurthe, which flows through Lunéville and Nancy, emptying a few miles beyond into the Mosel, whose course is similar in direction except for a detour through Toul. From that point the Mosel makes a broad bow through Metz, then north to Diedenhofen (formerly Thionville) and, inclining more to the east, skirts Luxemburg for 20 miles, receives the Sure at Wasserbillig and the Saar at Trier (Treves), and finally empties into the Rhine at Coblenz, its valley forming an important route from the centre of western Germany into northeastern France. The easiest entrance into Lorraine from the southwest is from Nancy by way of Château-Salins, west of the Vosges mountains, but even this line is intercepted by important transverse valleys leading from Saarleben to Haguenau, from Saargemünd to Weissenburg and Lauterburg, and from Zweibrücken through Kaiserslautern to Mannheim.

North of Diedenhofen is the Duchy of Luxemburg, lying about 500 feet above the sea with occasional heights rising to 1,650 feet. The hills in the southern part are a continuation of the Lorraine plateau, and the northern portion is traversed in every direction by outrunners from the Ardennes. The streams, for the most part insignificant except the Sure, nearly all flow into the Mosel, whereas the woods are particularly extensive and fine, the most notable being that of St. Hubert, the tutelary saint of sportsmen.

The western and northwestern parts of Belgium are perfectly flat, a great plain formed by the sea and but little above its level — indeed, at one place below its level. The provinces of Brabant — where Brussels is situated — and Hainault — which borders on France — are composed of rolling plains about 300 feet above the ocean, with a maximum height of 600 feet. Those of Namur and Liège, which adjoin Luxemburg on the west and north — are more broken, heavily wooded, and picturesque, the valleys of the Sambre and Meuse with their wooded heights, frowning cliffs, and chateaux, being in marked contrast to those of the other rivers that are so abundant in Belgium.

A line drawn from the extreme southwestern corner of France through Troyes (100 miles southeast of Paris) and Reims to the Belgian frontier at Valenciennes divides the country into regions quite unlike each other. On the west and northwest the country is one of plains and low plateaus; on the east, southeast, and in the centre are mountains and high plateaus of not less than 650 feet. To the west, and placed like props against the Vosges, are the Faucilles Mountains, reaching southward to the plateau of Langres, and farther north the plateau of the upper Marne, joined by the wooded highlands of Argonne to the Ardennes on the northeastern frontier. The basin of the Seine, comprising an area of more than 30,000 square miles, is the most notable characteristic of northern France, its principal tributaries from the north being the Aube, Marne, Oise — which rises in Belgium and




THE FORTIFICATIONS OF ANTWERP

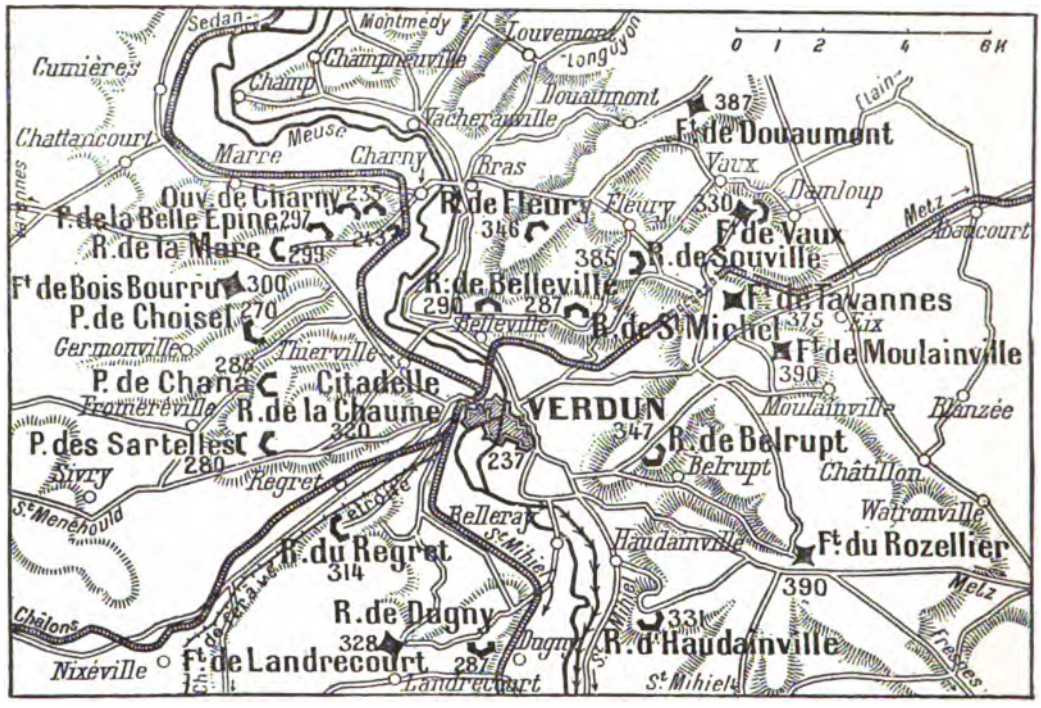
THE ENTIRE TERRITORY BEYOND THE OUTER CIRCLE OF FORTS IS HONEYCOMBED WITH CONCEALED MINES, WIRE ENTANGLEMENTS, AND TROUS DE LOUP. THE OUTER FORTS ARE CONNECTED WITH EACH OTHER BY INTRENCHMENTS WITH EMPLACEMENTS FOR ARTILLERY AND PARAPETS FOR INFANTRY, THUS FORMING A CONTINUOUS LINE. INSIDE THIS ARE OTHER FORTS. AND ON THE LEFT BANK OF THE SCHELDT A POWERFUL BRIDGE-HEAD CALLED "FORT DE LA TETE DE FLANDRE" TO PROTECT THE BRIDGE ACROSS THE RIVER. A LARGE FORCE OF TROOPS CAN TAKE REFUGE WITHIN THE OUTER CIRCLE OF FORTS AND IN THAT CASE ADDITIONAL INTRENCHMENTS WOULD BE CONSTRUCTED. THE RAMPARTS OF THE CITY ARE EIGHT MILES IN LENGTH AND ARE COMPOSED OF A POWERFUL PARAPET SURROUNDED BY A DEEP MOAT FILLED WITH WATER. IF NECESSARY THE ENTIRE COUNTRY CAN BE FLOODED. THE CANAL SHOWN AT THE UPPER RIGHT-HAND CORNER LEADS FROM THE SCHELDT TO THE RHINE AND MIGHT BE OF INESTIMABLE SERVICE TO THE GERMAN TORPEDO-BOATS IF THEY COULD SECURE POSSESSION OF IT

is joined by the Aisne — and the Epte. In the extreme northwestern corner the only rivers of importance are the Somme and the Canche. Northeast of Reims are the beginnings of the Ardennes chain, which is prolonged through southeastern Belgium and terminates near Liège, the Meuse breaking through it at Mezières. Beyond these characteristics, the general aspect of the country between Paris and the northeastern frontier is that of an undulating plateau interspersed with occasional woods and small streams.

By violating the neutrality of Belgium and by gaining possession of nearly all that country — with the exception of a few places like Antwerp, which at the time of writing are still held by the Belgians — the Germans have obtained a double base, the Rhine forming the other side of the angle, and are thus able to threaten all allied troops within the perpendiculars let fall from the extremities of either base. The German objective is unquestionably Paris, and an examination of the map will show that their lines of march converge at or near Reims. They have assembled an enormous mass of troops, probably every man they could muster with the exception of the comparatively small number left on the eastern frontier. Such tremendous armies cannot, however, move at great speed and, though certain bodies of infantry have undoubtedly covered 25 miles in a single day's march, the average rate per diem is only about 12

miles, so far as can be calculated. A fair idea of the extent of ground covered by an army corps of 40,000 on the march may be gathered from the fact that the distance from the head of the column to the tail of the various supply and other trains is about 40 miles — in other words, about three days' march.

The Germans are giving an admirable demonstration of the value of the initiative consistently pushed to its fullest measure, and their desperate efforts to force the Allies to battle are due to the fact that just in proportion as they invade France their offensive is bound to decrease in power. This fact has already been pointed out in the first part of this article under the head of Strategy. Aside from this, the quicker they crush the Allies, the more troops they will have available to place on their eastern frontier against the Russians, whose advance is assuming ominous proportions. On the other hand, the rôle of the Allies is manifestly to delay decisive conflict as long as possible. For that reason it is obvious that too many of their troops should not be in the front line and that their left should not extend too far to the north or west. At the present time (September 5th), sufficient information is not at hand to determine whether they have committed such a blunder, but if they have done so, they will undoubtedly pay dearly for it, because their centre will be broken and the two wings separated from each other. Their best course is to concentrate behind the line of the River Marne, with their left resting on Paris and their right strongly reinforced and additionally protected by the fortresses facing the Rhine, thus guarding against any attack from Lorraine or Alsace. Just in proportion as the Germans advance beyond Reims they will expose their left and rears to a flank attack from the Allies south of the Marne, and at the proper




"THE INTRENCHED CAMP OF VERDUN"

SHOWING THE ARRANGEMENT OF THE FORTS AND REDOUBTS GUARDING THE CITY. VERDUN, THE NORTHERNMOST OF THE FRENCH FORTRESSES FACING THE GERMAN FRONTIER, LIES 50 MILES SOUTHWEST OF LUXEMBURG AND ABOUT 30 MILES FROM LONGWY, WHERE THE GERMAN ARMY MADE ITS FIRST ATTACK. IT MUST, THEREFORE, BE CAPTURED OR MASKED BEFORE A FURTHER ADVANCE CAN BE MADE BY THE GERMAN ARMY OF THE MOSEL. IT IS ONLY 35 MILES TO METZ BUT 173 FROM PARIS. THE FIGURES ON THE DIAGRAM INDICATE THE HEIGHT OF THE POSITIONS ABOVE THE SEA IN METRES

time the French can make a counterstroke to the northeast, thus threatening or seizing the German line of communications and compelling them to fall back either toward Germany or Belgium. On the other hand, if the Germans are able to continue the offensive with the rapidity of movement and unity of forces which they employed so admirably at the beginning of their advance, the Allies may be compelled either to withdraw their right from the line of the Marne to that of the Aube, or even to abandon Paris and fall back behind the Loire. In the Franco-Prussian War Paris, with a force of 300,000, withstood a siege from September 19, 1870, to January 28, 1871. Since that time its fortifications have been greatly strengthened and an immense amount of provisions stored away, so that it ought to be able, with a garrison of 600,000 men, to hold off the Germans for months. The Germans would then have failed in their principal object — that is, the destruction of the enemy's forces in the field. In this connection it must be remembered that, even after the Germans invested Paris in September, 1870, two French armies, comparatively small in numbers, were able to keep the Germans in a state of constant anxiety until January, 1871. It therefore follows that if the Allies resort to a Fabian policy and keep their armies intact, even by frequent retreats, they can completely frustrate the Germans in the west and permit the Russians to crush the Kaiser's troops in the east by sheer weight of numbers, if by nothing else.

The Russians are confronted by a very difficult task, because the frontiers of eastern Germany and Austrian Galicia open over Poland like a lion's jaw and both frontiers — especially the German — are tremendously fortified. An advance from western Poland, therefore, presents many obstacles; first, on account of the exposure of both of the Russian flanks to attacks by Germans from the north and by Austrians from the south; second, because three railroads lead from eastern Prussia directly to the Russian rears; and, third, because of the dearth of railroads with which to supply troops massed in western Poland. If the Russians have a sufficient number of men they can readily overcome the first two of these obstacles by masking all the enemy's fortifications — that is, by leaving a sufficient force in front of each one to bottle up the garrisons. Once across the German frontier at any point between Graudenz and Breslau they can push on to Berlin, which is less than 200 miles away. If successful in this advance, they will encounter tremendous resistance on the line of the River Oder, but if they attack this point they will unquestionably compel the Germans to withdraw many of the troops now operating against the Allies in France, and Germany will find herself in a very difficult situation.

# THE NAVAL A B C

### THE ELEMENTS OF NAVAL WARFARE: FLEETS, THEIR COMPOSITION AND OPERATION, NAVAL STRATEGY AND TACTICS

IF ANY American citizen wishes to see a clear object lesson of a strong naval policy, let him go down to the Battery or the North River in New York Harbor and watch the White Star or Cunard ships, loaded with food and other contraband of war for British and French ports, slip calmly out to sea, passing on their way a forest of yellow funnels along the Hoboken shore, where the big steamers of the North German and Austrian Lloyd and the Hamburg-American fleets lie helplessly docked and for sale. On the shipping pages of the morning papers there is no more German advertising.

Never was a naval policy more thoroughly vindicated in the hour of trial than England's two-power standard. Thus,

while we read of military war and follow ashore the greatest campaigns in the world's history, remember that, so far with little fighting, dominant sea power has made it possible for England to send expeditionary armies across the channel to the assistance of her ally; has made it possible, one month after the declaration of war, for England with France and Japan to control the sea communications between nations, so that now Great Britain can thus insure to herself and her allies the transport of men and supplies which make the long continuance of war possible.

Naval policy varies among the nations. It is not a difficult thing to understand. It is simply a question whether a nation desires that kind of national insurance. But a navy is harder to comprehend: what constitutes a navy, its sphere of operations, its divisions, naval strategy and tactics?

A naval department, whether it is called such or, as in England, "the admiralty," or, as in France, "the ministry of marine," has a double task to perform — the maintenance and direction of the fleet.

The provision and maintenance of the fleet is one thing, an essential thing of the utmost importance; the employment of the fleet is a totally different thing, and a thing of still greater importance. The effectiveness of the fleet when formed for battle is the final measure and justification of all naval organization and activities.

The business of a Navy Department includes the conception, creation, growth, direction, and employment of the fleet, and its subsequent withdrawal and repair.

### THE NAVY AFLOAT

The fleet is the unit of naval offense and defense, but in speaking of the fleet it must be remembered that the term is often loosely used to describe varying assemblies of ships at sea. Strictly speaking a fleet is a well rounded-out and definite unit consisting of the main element, battleships, reinforced by armored and scout cruisers, a torpedo flotilla, submarines, and what is called the train, consisting of supply and ammunition ships, colliers and tank steamers, hospital ships, mine layers, repair ships, and, as often in war time, army transports under convoy. For the first time in naval history flying boats carried on board men-of-war and launched from their decks will also appear now as an accessory to naval operations.

The fighting unit of the fleet is the squadron; of the squadron, the division; of the division, the ship.

The fleet should be composed of as many squadrons as can be assembled. There is no theoretical limit to the size of the fleet, nor can the fleet ever become unwieldy owing to its size if the squadron be properly organized or trained and all the flag officers conversant with the tactics of battle. Although the various elements of a fleet are in peace times closely connected by many different methods of signaling, in action intercommunication must always suffer if not fail entirely. The naval officers who have been in battle realize that there is no means now existent nor, as many officers believe, likely to exist, by which signals can be made a sure reliance in battle.

The commander-in-chief must, therefore, draw up his instructions or plan of battle, form his line, and begin the battle, and then in large measure confide execution locally to his squadron commanders. He must designate for each of them, with the necessary particularity, what the duties of each and all will be. These trusted officers will then by their own example, when signals can no longer be trusted, indicate clearly to their junior flag officers how, when, and where to engage.

The squadron, the fighting unit of the fleet, should be composed of as many ships as can be easily and efficiently handled in battle by one man. In fact, the whole question of the subdivision of fleets is determined by one man's capacity to control and direct whatever is under his command. In our navy the squadron is composed of four divisions of two ships each. In the French navy three ships form a division. In the British and German navies squadron sub-divisions are generally of four ships. When a large fleet is being assembled, subdivision may be carried out in strict conformity with rules laid down by the General Board, but when a small number of vessels is available different combinations become necessary.

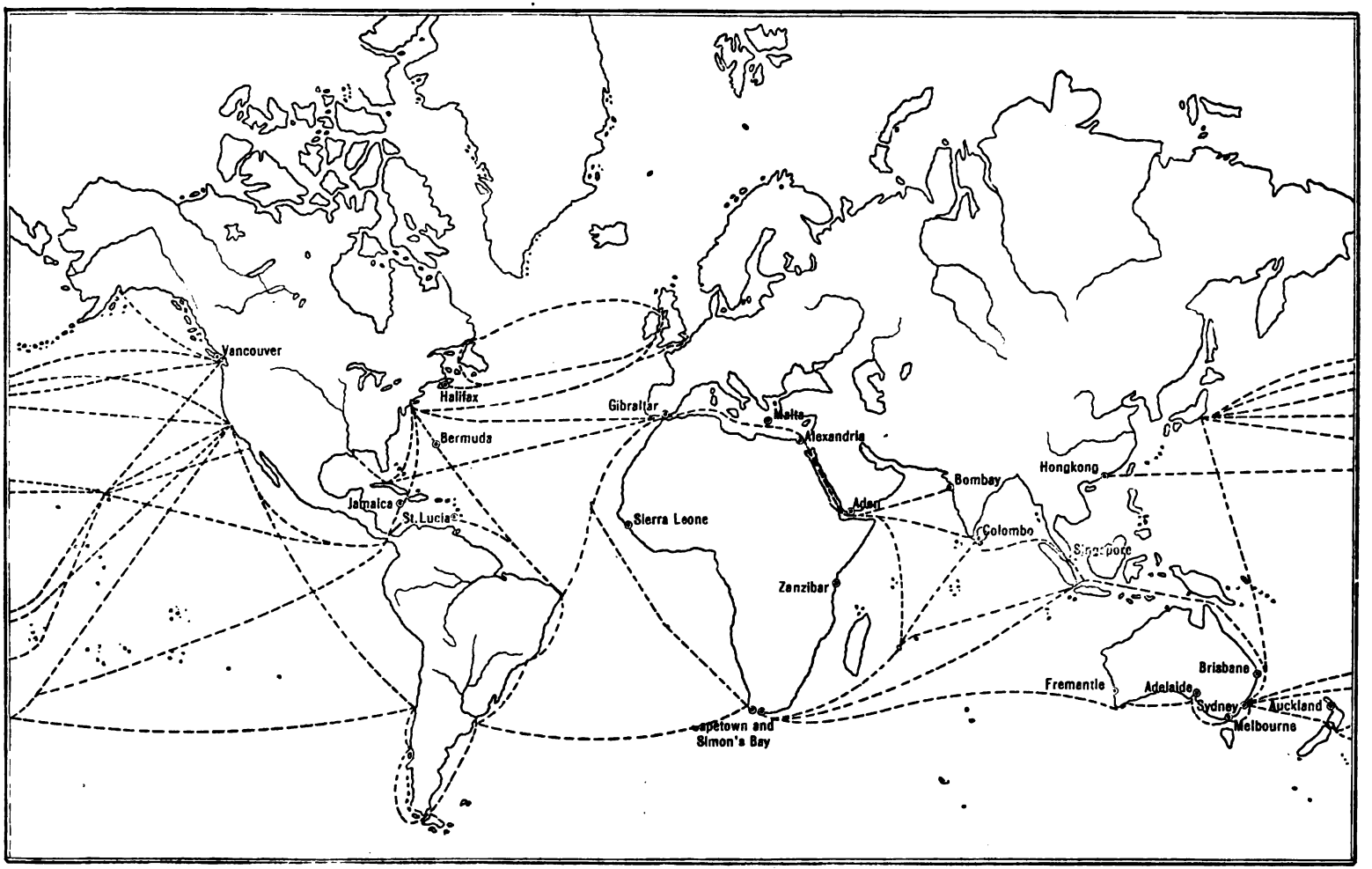
For example, with us the War College and the General Board conceive the theory and plan the rule; the men who fight the ships adapt rule and theory to conditions which they have to meet. The squadron must have power and it must have flexibility, and it must be capable of swift and sure direction. Its power should be such that it need never fear a temporary isolation, no matter how great may be the strength of the opposing formation; and it must have the elasticity, the flexibility, and the capability of safe and sure control which suitable subdivision alone can give.

There are two main considerations which set a limit to the number of ships that should be assigned to the complete tactical unit, the squadron: first, the impossibility in battle for one man to supervise and direct efficiently more than a certain definite and limited number of ships; second, the manageable length of a line of ships should be somehow proportioned to the effective range of the ship's armament, if each vessel is to exert always or generally her full strength.

THE NAVAL BASES OF EUROPE

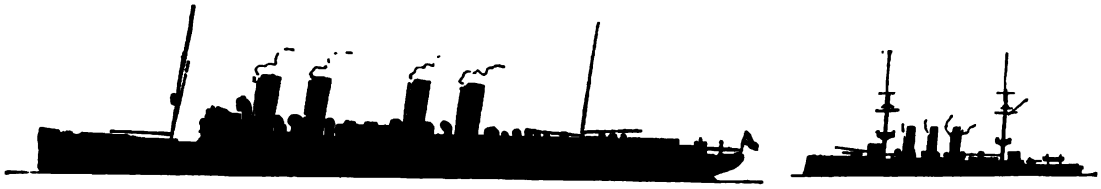
ENGLAND, WITH HER STRATEGIC POSITIONS AT GIBRALTAR, PORTSMOUTH, ROSYTH, MALTA, AND THE SUEZ CANAL, AND HER HITHERTO SUCCESSFUL DIPLOMACY AT CONSTANTINOPLE, CONTROLS THE WHOLE SITUATION

So much, then, for the organization of the fighting fleet. Naval strategy has to do with the disposition of the various fleet units and all their subsidiary equipment with relation to the enemy's position and the sea territory to be covered. As



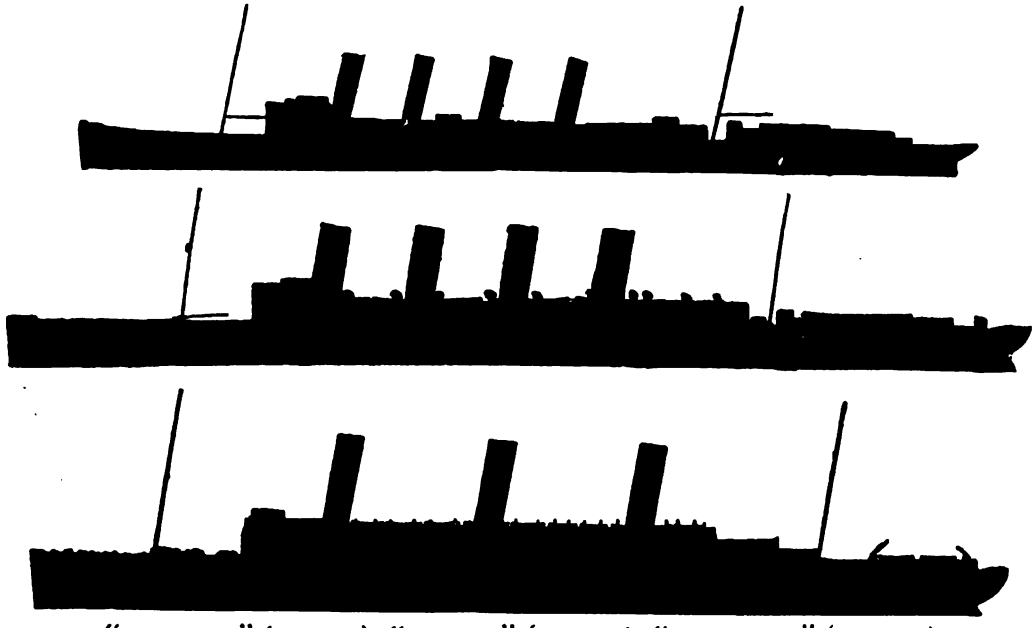

HOW ENGLAND CONTROLS THE TRADE ROUTES OF THE WORLD

EVERY PORT SHOWN ON THE MAP IS AN ENGLISH COALING STATION. THEY ENABLE THE BRITISH CRUISERS TO DOMINATE THE SEA LANES OF THE WORLD



"KAISER WILHELM DER GROSSE" (GERMAN) "HIGHFLYER" (BRITISH)

THE "KAISER," AFTER SLIPPING OUT OF NEW YORK HARBOR IN THE FIRST DAYS OF THE WAR, ARMED WITH 5-IN. GUNS AND COALED FOR A LONG CRUISE, WAS SUNK OFF THE WEST AFRICAN COAST BY THE BRITISH CRUISER "HIGHFLYER." THEIR SILHOUETTES, BEING DRAWN TO SCALE, GIVE AN EXCELLENT COMPARISON. THE "HIGHFLYER" HAD 6-IN. GUNS AND PARTIAL ARMOR PROTECTION, BUT THE "KAISER," HAD SHE CHOSEN TO RUN, COULD HAVE GOT AWAY WITH A MARGIN OF FOUR KNOTS ADVANTAGE IN SPEED



"LUSITANIA" (BRITISH) "OLYMPIC" (BRITISH) "VATERLAND" (GERMAN)

SILHOUETTES OF SUBSIDIZED MAIL STEAMERS, CONVERTIBLE IN WAR TIME TO SWIFT COMMERCE-DESTROYING CRUISERS, SHOWING HOW EASILY THEY MAY BE DISTINGUISHED DESPITE DISGUISES

in military operations, strategy takes place outside of touch; tactics comes into play when touch has been established. Between the two there is, however, a hazy neutral ground where each merges into the other. In the present European war, for example, German strategy at sea is properly entirely defensive. Germany, with an inferior fleet, cannot afford to engage twice its numbers. It must, therefore, keep its major units beyond reach of the enemy while at the same time it uses its submarines, destroyers, and air-craft with a view to gradually wearing down the enemy's numbers until at some distant day it may be able to engage on approximately equal terms.

Germany may also adopt one other phase of sea strategy by making a demonstration in the Baltic or elsewhere of such a character as to divert a portion of the English fleet. If it could succeed in this, it might, by the use of the interior line of the Kiel Canal, be able to send its whole fleet against an equal or inferior number of British ships. Whatever happens, Germany must normally contemplate for some time to come an irritating, developing strategy against the English flotillas in which whatever success she gains must be bought by the sacrifice of her minor elements — cruisers, destroyers, and submarines. The action off Heligoland in late August was an example of this sacrifice.

British naval strategy is the corollary of the German defense. English battle

"IRON DUKE" (BRITISH)

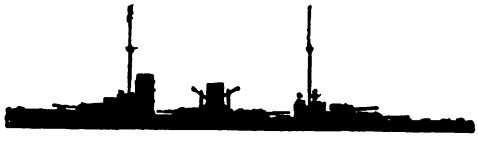
SUPERDREADNAUGHT, 1912; 25,000 TONS, 21 KNOTS, TEN 13½-IN. GUNS. NOTICE SINGLE "TRIPOD" MAST, LOW LINES AMIDSHIPS, HEAVY MASS OF TURRETS, AND SUPERSTRUCTURE ROUND FORWARD FUNNEL. THIS SHIP MIGHT BE QUICKLY INDENTIFIED IN MASS AND DIMENSIONS AS BELONGING TO THE SUPERDREADNAUGHT CLASS. A FURTHER STUDY OF DETAIL WOULD BE NECESSARY TO DISTINGUISH HER, FOR EXAMPLE, FROM THE "ORION"

"ORION" (BRITISH)

SUPERDREADNAUGHT, 1911; 22,500 TONS, 21 KNOTS, TEN 13½-IN. GUNS. ALTHOUGH VERY NEARLY IDENTICAL IN TONNAGE AND LENGTH WITH "IRON DUKE" (ABOVE), DISTINGUISHABLE BY FUNNELS AND POSITION OF MAST AS WELL AS BY LINES OF HOUSING FORWARD

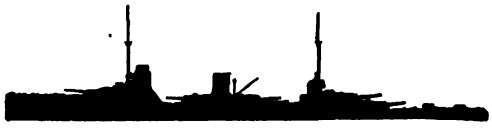
THE "DREADNAUGHT" (BRITISH)

THE FAMOUS SHIP WHICH CHANGED NAVAL PROGRAMMES ALL OVER THE WORLD IN 1907; 17,900 TONS, 21 KNOTS, TEN 12-IN. GUNS. NOTICE HOW HUNCHED UP THE ORIGINAL "ALL-BIG-GUN" SHIP IS BY CONTRAST WITH THE LATER DESIGNS ABOVE OR THE GERMAN "GOEBEN" BELOW



"GOEBEN" (GERMAN)

THIS IS THE GERMAN BATTLE-CRUISER WHICH, WITH HER 28 KNOTS SPEED, RAN THE GAUNTLET OF BRITISH AND FRENCH FLEETS IN THE MEDITERRANEAN AND IS NOW FLYING THE TURKISH FLAG IN THE BOSPHORUS. HER SISTER SHIP, THE "MOLTKE," WAS ANCHORED IN THE NORTH RIVER DURING THE HUDSON-FULTON CELEBRATION IN MEW YORK

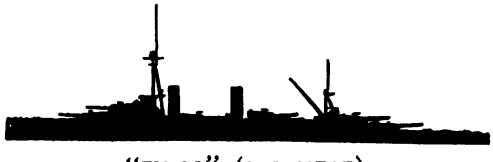


"SEYDLITZ" (GERMAN)

BATTLE-CRUISER, 1912; 25,000 TONS, 29 KNOTS, TEN 11-INCH GUNS. THIS SHIP COULD NOT BE READILY MISTAKEN FOR THE "IRON DUKE" OR "FU-SO" BUT MIGHT BE CONFUSED WITH A SHIP OF THE "GOEBEN" CLASS OR THE "INDEFATIGABLE." FROM THE LATTER TWO VESSELS OF HER OWN CLASS DISTINGUISH THIS SHIP BY THE POSITION AND SIZE OF HER FUNNELS, DIFFERENCE IN PLACING OF HOISTING DERRICKS, AND THE NUMBER OF GUN-TURRETS

"VON DER TANN" (GERMAN)

LAUNCHED IN 1909; 21,000 TONS, 28 KNOTS, 11-IN. GUNS. NOTE STRAIGHT LINES OF SPARS AS COMPARED WITH BRITISH TRIPOD MAST



"FU-SO" (JAPANESE)

LAUNCHED IN 1914; THE LAST WORD IN JAPANESE DREADNAUGHTS. COMPARE WITH "IRON DUKE" AND "TEXAS"

## HOW TO DISTINGUISH

SILHOUETTES, KNOWN BY EVERY SIGNAL QUARTERMASTER AND IN EVERY WARDROOM OF AGAINST SEA AND SKY NO MATTER HOW DISGUISED

BATTLE-CRUISER, 1909: 18,750 TONS, 24½ KNOTS, EIGHT 12-INCH GUNS. BY REFERENCE TO THE INDEXED SILHOUETTES IN THE CHART ROOM OF AN ENEMY THE "INDEFATIGABLE," FIVE MILES AWAY, MIGHT BE RECOGNIZED AS A BRITISH BATTLE-CRUISER BY THE LINES OF HER HULL, FUNNELS, AND SPARS. COMPARE WITH "SEYDLITZ" AND "GOEBEN"

"INDEFATIGABLE" (BRITISH)

DREADNAUGHT, 1909: 20,000 TONS, 22 KNOTS. TEN 12-INCH GUNS. AMERICAN BATTLESHIPS ARE EASILY DISTINGUISHABLE FROM SHIPS OF OTHER NAVIES BY THEIR "PEACH BASKET" MASTS. IT IS MUCH HARDER TO TELL INDIVIDUAL SHIPS IN THE UNITED STATES NAVY APART. FOR EXAMPLE, THE "DELAWARE," BUILT 3 YEARS EARLIER THAN THE "TEXAS," REPRESENTS EARLIER IDEAS IN TURRET EMPLACEMENT

"DELAWARE" (AMERICAN)

DREADNAUGHT, 1912: 27,000 TONS, 22 KNOTS. TEN 14-INCH GUNS. THESE SHIPS LOOK MUCH ALIKE IN GENERAL BULK AT SEA, BUT MAY BE INDENTIFIED BY DIFFERENCES IN THE POSITION OF MASTS WITH REGARD TO FUNNELS (BOTH "TEXAS'S" FUNNELS BETWEEN MASTS), POSITION AND TYPE OF HOISTING CRANES, TURRETS, AND EXTRA SEARCH-LIGHTS ON THE "TEXAS'S" MASTS

"TEXAS" (AMERICAN)

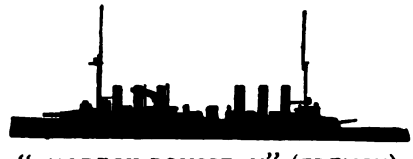
ARMORED CRUISER. THE "TREASURE SHIP" NOW WITH THE "NORTH CAROLINA" IN EUROPEAN WATERS. DISTINGUISHABLE FROM PREDREADNAUGHT "IDAHO" (BELOW), OF APPROXIMATELY EQUAL TONNAGE, BY NUMBER OF FUNNELS AND SINGLE BATTLE MAST. NOTICE CURVED LINES OF HOISTING CRANES AS COMPARED WITH BRITISH AND GERMAN DERRICKS

"TENNESSEE" (AMERICAN)

PREDREADNAUGHT BATTLESHIP OF A TYPE NOW OBSOLETE, 1905: 13,000 TONS, 17 KNOTS. FOUR 12-INCH GUNS. SOLD WITH HER SISTER SHIP, THE "MISSISSIPPI," SHORTLY BEFORE THE WAR TO GREECE. THIS TRANSFER UNDOUBTEDLY LED TO THE PROMPT ADDITION OF THE "GOEBEN" AND "BRESLAU" BY GERMANY TO THE TURKISH NAVY. COMPARE SILHOUETTES OF "IDAHO" AND "GOEBEN"

"IDAHO" (FORMERLY AMERICAN, NOW GREEK)

ARMORED CRUISER, 1908, SAME TONNAGE AS "TENNESSEE," BUT ONE KNOT FASTER. NOTICE THE FOREST OF FUNNELS AND MASS OF SUPERSTRUCTURE, TYPICALLY FRENCH. "A MILE AWAY THEY LOOK LIKE A CASTLE ON THE RHINE"



"WALDECK ROUSSEAU" (FRENCH)

BATTLESHIP, 1908. SHE AND HER SISTER SHIP ARE THE ONLY VESSELS WHICH MIGHT AT A DISTANCE BE MISTAKEN FOR AMERICAN MEN-OF-WAR BY THEIR MASTS. BUT NOTE CLEAR DISTINCTION FROM AMERICAN DESIGNS IN FUNNELS, SHAPE OF HULL AND BOW, POSITION AND SHAPE OF TURRETS

"IMPERATOR PAVEL" (RUSSIAN)

## WARSHIPS AT SEA

THE FIGHTING SHIPS NOW CLEARED FOR ACTION, BY WHICH FRIENDS OR FOES MAY BE IDENTIFIED OR MASQUERADING UNDER FALSE COLORS

fleets in the North Sea must keep beyond an over-night range of swift German destroyers or submarines. We may be certain that their position has been defined by that necessity. Ahead of them, however, is operating a great screen of destroyer and cruiser squadrons constantly keeping in touch with Germany's outmost sea line. Once that disposition was made, England's strategy was simply a matter of sitting tight and waiting for the Kaiser's fleet to "start something."

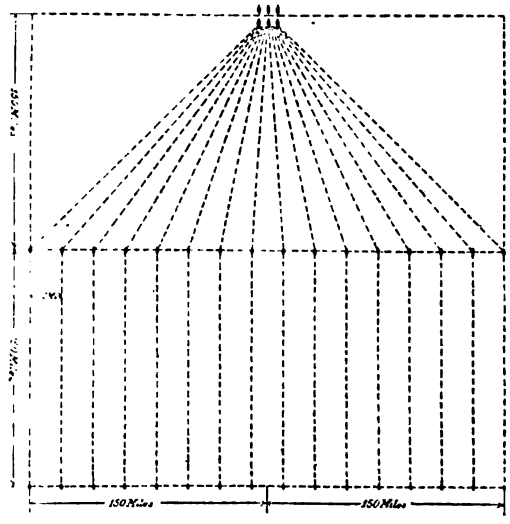
Elsewhere than in the North Sea, on the other hand, British strategy is of an entirely different character. In all the other seas her ships, together with those of her allies, are scouring hither and yon, sweeping German and Austrian commerce off all their accustomed lanes and either forcing the warships of the Alliance to come to action or to be interned in neutral ports.

Once the hostile fleets are in sight of each other strategy ends and tactics begins. Men at desks in cool offices inland have determined what strategy shall be, but tense captains, squinting through eye-slits in their conning towers, determine the tactics of a naval engagement. Long before a hostile fleet or ship has been lifted over the horizon by marine glasses and its identity established by its silhouette, the men who fight the ships have begun to test in grim life-and-death facts careers of theory. The Kriegspiel of the naval schools then begins to be played out to a finish.

Ships and fleets spar for position the way boxers do. In the old days of sailing ships, getting the "weather gauge" was the basic principle. Each ship or squadron brought all its seamanship to bear to get to windward of its opponent. Once in that position it could then bear down on the enemy by running free, could choose its own distance and get across the enemy's bow or stern, thus raking him with broadsides fore and aft; or it could cut through the enemy's line, thus putting his leeward ships out of action, and take on the windward vessels at a heavy disadvantage. Sun, wind, and sea, smoke, and gases — all counted in those days even more than they do now. Then, however, it was an intimate case. In Nelson's time four hundred yards was the average range of fire, but both sides often came yard-arm to yard-arm.

Nowadays the tactics of approach is still more important, though now it is a long-distance proposition, when ships of the first class can sink each other at distances of five miles or more.

Now the basic principle is to get a preponderant number of ships into action against inferior numbers; to bring a greater mass of fire to bear on one end or the other of the enemy's lines or to manœuvre his fleet into separate elements. A naval officer's life is largely devoted to



A 300-MILE SCREEN

A LINE OF ARMORED CRUISERS TWENTY MILES APART, 150 MILES IN FRONT OF THE BATTLESHIPS, AND A SIMILAR LINE OF PROTECTED CRUISERS, 150 MILES IN FRONT OF THEM, WHICH TOGETHER WITH DESTROYERS AND SUBMARINES FORM THE SCREEN WHICH PROTECTS THE BATTLESHIPS FROM SURPRISE ATTACKS

the numberless ways of accomplishing this end; of getting the enemy so snarled up in his preliminary manœuvres that, with the advantage of sun, wind, and sea, he may be attacked with a maximum chance.

### THE RECONNAISSANCE

Out ahead of the battle line, if there be plenty of sea room, scout cruisers are combing the ocean. Wherever the British dreadnaughts may be slowly steaming

CHERBOURG, WHERE THE FRENCH CHANNEL FLEET LIES

A WELL FORTIFIED FRENCH NAVAL BASE ON THE ENGLISH CHANNEL OPPOSITE PLYMOUTH AND A REGULAR PORT OF CALL FOR ENGLISH AND GERMAN TRANSATLANTIC STEAMERS BEFORE THE WAR

or riding at their long anchor chains in the North Sea, you may be sure that a picket line of scouts is patrolling every knot of troubled water before them, in thick weather close together, or widely aligned in clear, searching sea and sky with their far-sighted lenses by day and raking the blackness with their searchlights by night. Just as the flying Uhlan regiments screen the movements of German infantry columns crushing their way across Belgium, so will scout cruisers and destroyers screen German battleships when they stand off the westward locks of the Kiel Canal to fight. They are the cavalry of the sea.

When these scouts have discovered and reported the enemy's position or have touched and failed to pierce the hostile screen, they fall back upon their supports or the supports advance to reinforce them — at any rate their work is done when in one way or another the enemy's main force is located with reasonable certainty and his intention to engage or to run is determined.

In this matter of scouting and screening a fleet there are a hundred different theories. In the chart printed with this article one such theory is represented, useful in wide operations with plenty of sea room where big fleets are involved. From this chart it will be seen how essential and thorough the matter of scouting is regarded in the navy. The French navy advocates a kite-shaped screen, the German, a box formation. Some robust authorities believe in sacrificing even the train to scouting purposes, believing that the loss of all auxiliaries is a slight price to pay for absolute safety from surprise to the main fleet.

This phase of modern naval operations is the most highly scientific of all the stages of battle. To visualize it one must conceive of a fleet of battleships, fifty miles or more away from its enemy, beginning to manœuvre into position with reference to the enemy's course, numbers, and ordinance. The heavier cruisers will try to pass through the enemy's screen and establish his identity beyond doubt and by their signals send by greyhound destroyers the information which the commander-in-chief needs for the disposition of his forces. It would be a beautiful chess game observed from an aeroplane.

### THE APPROACH

Keeping in touch with these scouts, the whole force advances in the known but constantly changing direction of the enemy. The main fighting ships are steaming on a line as nearly as possible at right angles with the line of ultimate engagement, each squadron formed in division columns at

BREST

FRANCE'S WESTERNMOST NAVAL BASE ON THE TIP OF BRITTANY: CHARACTERISTIC OF THE SMALL ESTUARIES ON THE WESTERN EUROPEAN COAST DREDGED TO MAKE GOOD ANCHORAGES CONTRASTED WITH THE WIDE SEA ROOM OF A BASE LIKE GUANTANAMO IN THE WEST INDIES OR PEARL HARBOR IN MID-PACIFIC

deploying intervals (that is, at sufficient intervals to allow each division to swing into line or follow at safe distances from each other). Each squadron, guiding on the flag of the commander-in-chief, who is generally in command of the centre ship

ALGIERS, OFFERED TO ENGLAND BY THE KAISER AS AN INDUCEMENT TO NEUTRALITY

THE FRENCH MEDITERRANEAN BASE, MUCH LESS DESIRABLE THAN THE ISLAND STRONGHOLD OF GREAT BRITAIN AT MALTA OR THE PENINSULAR ROCK OF GIBRALTAR BECAUSE EASILY ATTACKED ON THE LAND SIDE

DAR-ES-SALAAM

THE STRATEGICALLY PLACED BUT UNDEVELOPED GERMAN BASE ON THE AFRICAN EAST COAST. BRITISH SHIPS OPERATING FROM EITHER SINGAPORE, AUSTRALIA, OR CAPE TOWN MIGHT EASILY TAKE THIS POSITION

of the first division, stands ready to throw itself into single column with as little confusion or delay as possible.

Now as the two lines approach within actual fighting distance of the other's main force, the scouts, still in advance,

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ON THE BUND AT TSINGTAU

THIS FORTRESS, PROTECTING THE GERMAN TERRITORY AND NAVAL BASE OF KIAO-CHAU IN CHINA, IS NOW BESIEGED BY THE JAPANESE FLEET AND ARMY, A SITUATION STRIKINGLY SIMILAR TO THAT AT PORT ARTHUR TEN YEARS AGO

THE KIEL CANAL

THE POSSESSION OF WHICH GIVES THE GERMAN FLEET UNRESTRICTED ACCESS TO BOTH THE BALTIC AND THE NORTH SEAS

yielding perhaps to the superior pressure of hostile scouts, retire behind the protection of their own fighting ships. From this position they follow the movements of the squadrons during the ensuing engagement and keep out of range unless otherwise ordered. The train, if present, manœuvres in the same way out of range,

KIEL, THE CHIEF GERMAN BASE

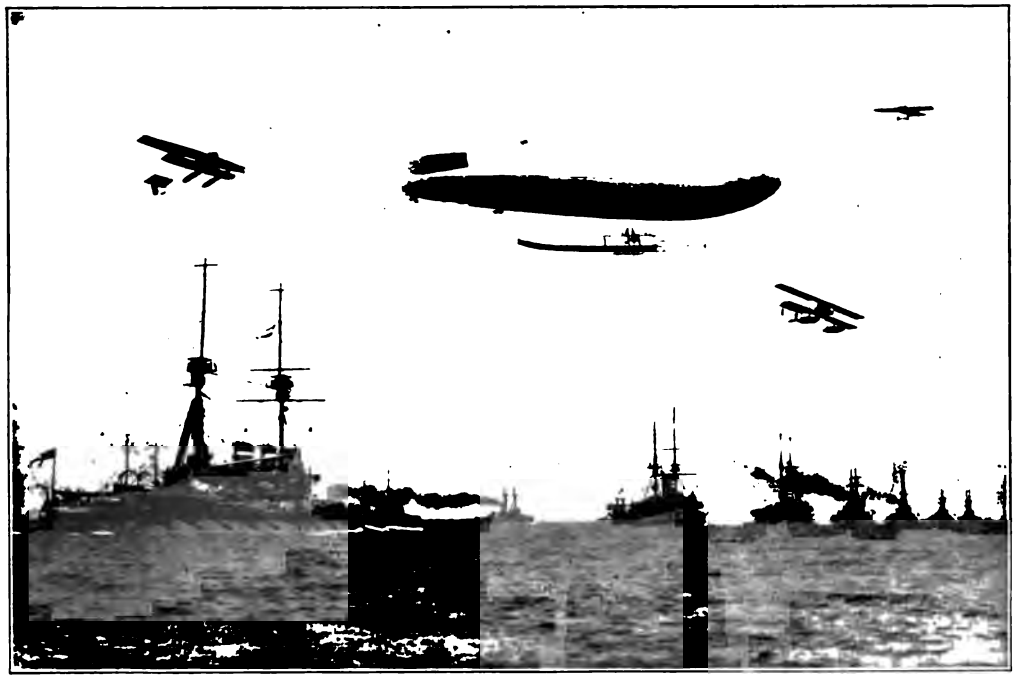
AT THE EASTERN BALTIC END OF THE CANAL, WHERE THE GERMAN FLEET IS SAFE FROM BRITISH NAVAL ATTACK AND CAN BOTTLE UP THE RUSSIAN FLEET AT CRONSTADT AND LIBAU

UNDER THE SHADOW OF THE ROCK

WHERE BRITISH FLEETS FIND COAL SUPPLIES AND PROTECTION AT GIBRALTAR, THE SUPPOSEDLY IMPREGNABLE KEY TO THE MEDITERRANEAN

having for its special guard during the battle the otherwise unemployed cruisers and torpedo vessels.

The extreme limit of effective gun fire having been reached, the commander-in-chief gives the signal to each squadron, and each division swings out into the line of battle. If the enemy shows a dis-



A PHASE OF MODERN SEA-STRATEGY

ONLY BY WEARING DOWN BRITISH NUMERICAL SUPERIORITY BY AËRIAL AND SUBMARINE ATTACKS OR BY DIVIDING THE BRITISH FLEET CAN GERMANY HOPE TO STAKE HER BATTLE-FLEET AGAINST ENGLAND'S

position to close, a skilful commander will profit to the utmost from that eagerness, directing his squadron column leaders to keep the designated enemy's leading, rear, or flank ships exactly abeam. If the enemy is cautious and will not close to the desired range, the squadron commanders, acting by signal on a preconcerted plan, will turn their flagships toward him at a predetermined angle and the other captains, closely observing his movements, will follow at once his example.

"SHIP ME SOMEWHERE EAST OF SUEZ"

THE RED SEA GATE OF THE CANAL. CONTROL OF THE CANAL, WITH MALTA AND GIBRALTAR, GIVES ENGLAND COMPLETE DOMINANCE OF THE MEDITERRANEAN AND PROMPT ACCESS TO THE INDIAN OCEAN AND EAST AFRICAN COAST

### SIGNALS IN PEACE AND WAR

To any one who has carefully observed naval ships in time of peace their signal apparatus is at once beautiful and bewildering. For example, every modern ship is equipped with two or three wireless installations, so that if one be shot away the others may keep up communications. Some people may remember seeing from the yard-arm of a battleship at night a vertical string of red and white lights flash and disappear in constantly varying combinations. This is the Ardois system of signals, used while cruising at sea or in port, for long sight distances. Up at the mast head winks a white eye in "Morse" or other code alphabet. These are the so-called "blinker" signals, used over short distances by the key of a telegraph instrument. By day you will see from the port and starboard ends of the bridge mechanical arms gesticulating up and down like those that operate the block system on railroads. This is the semaphore system, generally used while at anchor. At night colored lights in these arms are used in the same way. You may also have seen sailors with two flags in their hands wave them up and down and from right to left, sending "wigwag" communications from ship to ship. These are only a few of the methods of sending messages between ships at sea. But in a well planned battle the commander will go into action without using any one of them. In the conning tower of each ship a prearranged battle plan is being followed out — plan "6A" or plan "X" — and each captain goes ahead with a memorized

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KINGSTON, JAMAICA

WHERE THE BRITISH FLEETS MAY COAL AND REPAIR IN THE CARIBBEAN WITHIN EASY REACH OF THE PACIFIC VIA THE PANAMA CANAL. WITH BERMUDA AND HALIFAX THIS GIVES ENGLAND A POSITION SECOND ONLY TO OUR OWN ON THE ATLANTIC COAST

formula directing all his faculties to firing and keeping in alignment with the ships ahead and astern of him. The operations of actual battle, of course, must depend upon the unforeseeable occurrences in action. If both sides want to fight, the approaching sea battle will probably be quickly decided one way or another. It is no longer a question of lying alongside in a death grapple all day and night as the little *Revenge* did with the Spanish galleons in Sir Walter Raleigh's time, but the victory will not be decisive or compelling unless every remnant of the beaten fleet is captured or utterly destroyed. It is either white flag or sink. To this end the victorious commander will endeavor to press his adversary as closely

SINGAPORE, THE GATE TO CHINA AND THE FAR EAST

DOWN AT THE TIP OF THE MALAY PENINSULA, WHENCE ENGLAND MAY CONTROL THE INDIAN OCEAN AND THE SOUTH CHINA SEA: THE NAVAL LINK BETWEEN COLOMBO AND HONG KONG

WEI-HAI-WEI

THE ABANDONED BRITISH NAVAL BASE ON THE CHINA COAST, CLOSE TO GERMAN KIAO-CHAU. ENGLAND HAS NOW CENTRALIZED HER FAR EASTERN FLEET AT HONG KONG

as possible in order to prevent him from breaking away. In case the enemy runs, he cannot follow directly in his wake, because that would involve too great a risk from torpedoes or mines. He must, therefore, at once bring the rear extremity of the retreating enemy's formation broad off the bow of his column leaders, keeping as many guns as possible bearing upon him and keeping that bearing until sufficient lateral distance has been gained to insure safety and then taking a course parallel with the flight. If the enemy scatters for safety, a general chase may be ordered in detail at once, unless in case of night or bad weather coming on the victor may more properly decide to keep his main fighting ships together and interpose them between the enemy and his probable destination, directing his scouts to keep in touch with the retreating ships.

### IDENTIFYING HOSTILE SHIPS AT SEA

In peace times there are many ways by which the nationality or identity of a warship may be determined even by a layman. Flags and ensigns, stripes around the funnels, type observable through a telescope, color of war paint and superstructure trimmings, all combine to determine who is who in the navy.

But no sooner is war declared than every effort is made to disguise the identity and nationality of fighting ships. No flags are flown as a rule until all necessity for concealment has passed. Ships are repainted, all distinguishing marks obliterated. There is just one way to identify a hostile ship at sea, and that is by its silhouette. By reference to the chart on pages 550-551 the differences between the ships of different navies, as they are picked out black against sea and sky, will become very interestingly apparent. One difference on these charts will at once be observable by any one in the matter of masts. United States battleships and armored cruisers show their peculiar "peach basket" masts against the sky line. In this detail they are unique among the navies of the world with the single exception of two ships of the Russian navy which have added our type of mast to the original design. If you will take the Russian silhouette in the chart with those of the *Delaware* and *Idaho* and compare them with that of the *Texas* class another interesting detail will appear. On the three former ships the masts were added after they were built and are out of all conformity with their design. The masts of the *Texas* were set up with her gun turrets, and are all part of the same design.

Contrast with these filmy spars the more distinct lines of the British tripod mast, a braced steel spar standing up close to the forward funnel, and this in turn can be clearly distinguished from the

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HONG KONG, THE FAR-EAST GIBRALTAR

A PERFECT EXAMPLE OF WHAT A NAVAL BASE SHOULD BE; A ROCKY, WELL-FORTIFIED ISLAND FORTRESS PROTECTING A LAND-LOCKED HARBOR LARGE ENOUGH TO HOLD THE NAVIES OF THE WORLD

single straight lines of the French battle masts on the *Waldeck Rousseau*. Also notice how much more chunky and bunched up the *Dreadnaught*, or a pre-dreadnaught like the *Idaho*, is than a superdreadnaught of the *Iron Duke* class, or than the battle-cruiser *Goeben*, of the German navy. The number of funnels and their position are also distinctive to the careful observer, as, for instance, in the *Rousseau*, the *Fu-So*, and the *Imperator Pavel*. The great difference between the English *Olympic* and the German *Vaterland* is visible at once by comparison of their silhouettes.

The distinctions just noted would be clear to any keen observer. Distinctions far more delicate are equally clear to the signal quartermaster on board every man-of-war who can spot a ship at five or ten

BOTTLED-UP LIBAU

RUSSIA'S NAVAL BASE ON THE BALTIC, WHERE THE CZAR'S NAVY IS SHUT IN BY GERMAN CONTROL OF THE KIEL CANAL AND THE STRAITS INTO THE NORTH SEA, JUST AS THE RUSSIAN BLACK SEA FLEET IS SHUT UP BY TURKISH CONTROL OF THE BOSPHORUS

miles by the difference in the position of its searchlights, the type of its lifting cranes, or the sheer lines of its hull.

### NAVAL BASES

No fleet can hope to keep the sea long without recourse to a naval base within a radius of a thousand miles of its operations. For this reason Great Britain is to-day in a position absolutely unique among the nations. By reference to the maps published with this article it may be seen that Great Britain's naval stations run completely around the world, making it possible for her to operate away from her home bases with more security than the Germans can from their continental bases.

Germany in Kiao-Chau possesses a fortified naval base, which forthcoming events will prove to be even stronger than Port Arthur, but she has only one and, therefore, it is comparatively useless in linking up her sea power with home waters.

It remains to speak of the tests which forthcoming naval engagements will provide for the still undecided questions of submarine and aërial naval accessories. The recent discussion started by Sir Percy Scott's letter to the London *Times*, in which he prophesies that the present war will demonstrate the inefficiency of dreadnaughts to withstand submarine and aërial attacks, has spread to every naval power. In the next few months it will be decided. It must be remembered that dirigible airships are properly used only from shore bases and cannot be effective far from home coasts. Aeroplanes, on the other hand, can be launched from the decks of ships far at sea, and their scouting usefulness has already been demonstrated as well afloat as ashore. Although it is an easy matter to drop bombs into Antwerp from the sky, it would be a much more difficult matter to hit the deck of a ship at sea, and even when so hit one or two bombs would be comparatively ineffective unless on the almost impossible chance of dropping down a funnel. As for submarines and destroyers six weeks of the war have passed without developing their prophesied efficiency as against properly protected battleships. In the Russian-Japanese War the Japanese struck with their torpedo craft before the declaration of hostilities but thereafter accomplished very little with this arm. In the present naval situation it is presumable that such attempts have been made, and had they been conspicuously successful no censorship could have withheld some of the truth.

Photographed by Harris & Ewing

# A NEW FEDERAL TRIBUNAL

THE MEN WHO WILL SUPERVISE THE NEW BANKING LAW — A BULWARK AGAINST FINANCIAL PANICS — ALL SECTIONS AND ALL INTERESTS REPRESENTED ON THE BOARD

BY

BURTON J. HENDRICK

THE European war, which has already unfavorably affected the lives of thousands of Americans, has had at least one desirable result: the prompt organization of the Federal Reserve Board. A happy fortune has certainly directed the American people in this matter. When President Wilson forced the attention of Congress upon the currency measure a year ago, there were many appeals for delay. Sweltering and weary Congressmen, having already spent the hot summer months in Washington, put in a plea for mercy. There was no need of haste, we were told. The Nation had endured a bad currency system for fifty years; couldn't it stand the strain a little longer? Democratic leaders even informed the President that an attempt to force the issue would "split" the party. Mr. Wilson insisted, however, precisely as now, it is worth while to emphasize, he is insisting upon his trust legislation. Certainly events have justified his determination. The greatest military and financial cataclysm in history has disrupted civilization. If the counsels of procrastination had prevailed a year ago, what would be the position of the United States to-day? Few American business men would have cared to face the immediate future with the old, antiquated currency and banking system in force.

They have not yet forgotten 1907; and what was 1907, compared with the possibilities that confront them now? The fact, therefore, that the most influential cause of American panics — the Civil War currency system — is now removed, offers some ground to believe that the business world may confidently approach the severe trials in store for it.

Photographed by Harris & Ewing

MR. WILLIAM G. McADOO

THE BUILDER OF THE FIRST TUBES UNDER THE HUDSON RIVER, WHO IS A MEMBER OF THE FEDERAL RESERVE BOARD BY VIRTUE OF HIS POSITION AS SECRETARY OF THE TREASURY

No wonder, therefore, that the European crisis had a sobering effect upon certain bumptious spirits in the Democratic majority. Their attitude toward two of the President's appointments, Mr. Jones and Mr. Warburg, had held up the organization of the Federal Reserve Board for several weeks. The financial earthquake in Europe, however, has silenced their protests. The Board is now completely and harmoniously working. Probably the American people will soon be fingering an entirely new kind of paper money. This money, on its surface, will not inform us it is based upon gold, silver, or Government bonds, but upon commercial and industrial paper. It marks the appearance of that long discussed and much belated "elastic currency" — the chief thing, we have been told, that is needed to prevent financial panics and to elevate the United States into its destined position as a great financial world power.

The seven men composing this Federal Reserve Board have enormous influence. They regulate the issue and retirement of the new Federal currency. They practically dominate the credit of the whole financial system, and, therefore, of the Nation. The Board can compel the Federal reserve banks in a particular part of the country to lend money to banks in any other part. The resources of New York, on their demand, can be used to relieve financial stringency on the Pacific Coast or in Texas; and Texas and California can be called upon to help New York. Moreover, the Federal Board can dictate the terms upon which this is to be done — that is, they fix the discount rate. They can suspend or close up permanently any bank which operates in violation of the law. These powers, in the judgment of most authorities, signalize for the United States a new industrial era. According to an especially optimistic forecast, they really sound a new declaration of independence. They separate New York City — "Wall Street" — from the financial tyranny which, according to its accusers, it has exercised over the whole country. They "decentralize" banking credit and end for all time the iniquities of the "money power." All Mr. Wilson's legislation so

far has had as its aim the "democratization" of certain departments of American life. The tariff bill withdrew many of the favors a privileged aristocracy of manufacturers had enjoyed for sixty years. The trust bills, now under consideration, propose to restore the vanished golden age of competition. The most detailed attempt at the popularization of the Nation's resources, however, is the Currency Act. Credit will no longer flow in the artificial channels of selfishness. A man who has real commercial security will henceforth have far less difficulty in obtaining the money he legitimately needs. It is certainly an irony of politics that a Democratic Administration, and one in which Mr. William J. Bryan is an influential member, should have created a scientific currency system and done it in a way that satisfies both New York City and Lincoln, Neb.

Probably, however, we are all most interested in the personalities of this new Supreme Court. Who are the Marshalls, the Taneys, the Whites who are to have such complete supervision over our financial future and to lay the sound foundation of the new American economic structure in this period of storm and stress? From the standpoint of mere geography, Mr. Wilson has certainly chosen wisely. We have in Mr. Hamlin a member from New England, in Mr. Warburg one from New York, in Mr. Harding one from the South, in Mr. Delano one from the West, in Mr. Miller one from the Pacific Coast. In the matter of "commercial and industrial divisions," the President seems also to have bettered his instructions. The selections contain "Wall Street men," men famous for their hostility to that section, international bankers, domestic bankers, and economic authorities.

The two ex-officio members, Mr. McAdoo and Mr. John Skelton Williams, represent what may be regarded as the traditional Democratic attitude toward the "powers that prey." Mr. McAdoo's term as Secretary of the Treasury has been spent largely in a duel with the National City Bank. He has divorced the Treasury Building at Washington from its close alliance with financial New York. However, there is no need to rehearse once more Mr. McAdoo's career or personality; the facts are widely known. His close abettor in the new treasury policy, Mr. John Skelton Williams, evidently needs a more detailed introduction. At least so well informed a statesman as Senator La Follette has clearly overlooked his fame. When Mr. Williams

Photographed by Harris & Ewing

MR. JOHN SKELTON WILLIAMS

THE CREATOR OF THE SEABOARD AIR LINE RAILROAD, AN ENEMY OF "WALL STREET", AND NOW, AS COMPTROLLER OF THE CURRENCY, AN EX-OFFICIO MEMBER OF THE FEDERAL RESERVE BOARD

MR. W. P. G. HARDING

A PRACTICAL BANKER OF WIDE EXPERIENCE AS PRESIDENT OF THE FIRST NATIONAL BANK OF BIRMINGHAM, ALA., THE LARGEST FINANCIAL INSTITUTION IN THE INDUSTRIAL CENTRE OF THE SOUTH

became First Assistant Secretary of the Treasury Senator La Follette consulted his "Who's Who" and discovered that Mr. Williams was a railroad man, a banker, and a member of the Metropolitan ("Millionaires'") Club in New York. The spirit of the interlocking directorate, said Senator La Follette, was making inroads on the Wilson Administration; and Mr. Williams was subsequently edified by hearing himself described as "Ryan's man," "Wall Street's representative," and other wicked things. The episode illustrates how a few dry biographical details, taken out of their setting, can falsely picture any man. In view of these denunciations, Mr. Williams's newspaper interviews and speeches have a noteworthy interest. For example, a newspaper man once asked Mr. Williams for his opinion of Thomas F. Ryan. Mr. Williams called a stenographer and dictated this statement, subsequently published: "Mr. Ryan has the tendencies which, if his lines had been cast in a humble and contracted sphere, probably would have made him a kleptomaniac."

Mr. Williams's ideas on Wall Street have a similar pungency. Recently, just before taking up his work on the Reserve Board, Mr. Williams spoke at a North Carolina bankers' meeting, on "Democracy in Banking." I have selected at random a few remarks on his favorite topic, New York: "It is a walled city from which the barons have levied tribute on a territory and population vaster than any lord or king of the Middle Ages ever dreamed of." "Big as New York is it is not big enough to direct the destinies of this continent." It can no longer "hold this huge Republic by the throat." It is a "confederation of financiers, ravenous, cruel, and crazed." It represents "the violence, the cupidity, and the mastery of dollars, assembled and used for brigandage." It is the headquarters of "the vicious power of invisible government," which "has reached into the vaults of our banks, the safes of our merchants, and the cupboards of our housewives."

The fact that Mr. La Follette distorts the maker of these phrases into a tool of Mr. Thomas F. Ryan clearly indicates,

as already said, that Mr. Williams and the American people should know each other better. Well, Mr. Williams is a portly, slowly moving, slightly grizzled gentleman, forty-nine years old. There is nothing especially exceptional about his personality; externally he is the well born, well educated, somewhat self satisfied, perhaps slightly pompous American business man. Before he starts speaking, one might easily take Mr. Williams for one of the well fed New York magnates against whom his bitterest shafts are aimed; his accent, however, at once betrays his origin. The interviewer immediately — and accurately — places him in Virginia. In truth, Mr. Williams is a Virginian of the Virginians. Edmund Randolph, the first Attorney General of the United States, was his great, great grandfather; a brother of Martha Washington conspicuously figures in the family tree. His father, a banker of Richmond, was a fiscal agent for the Confederacy. Mr. Williams's intense

Photographed by Brown Bros., N. Y.

MR. FREDERIC ADRIAN DELANO

FOR MANY YEARS RECOGNIZED AS AN ABLE RAILROAD EXECUTIVE OF THE ENLIGHTENED TYPE

Photographed by Harris & Ewing

MR. ADOLPH CASPAR MILLER

FOR MANY YEARS A DISTINGUISHED TEACHER OF ECONOMICS AT HARVARD, CORNELL, THE UNIVERSITY OF CHICAGO, AND THE UNIVERSITY OF CALIFORNIA, AND RECENTLY THE DIRECTOR OF NATIONAL PARKS IN THE DEPARTMENT OF THE INTERIOR

Southern feeling has controlled all his emotions and activities. He first won attention, at the age of twenty-five, by an address on the "Natural Resources of the South." Four years later, at the ripe age of twenty-nine, Mr. Williams undertook an ambitious task: nothing less than the destruction of the monopoly which "Wall Street" then possessed in Southern railroads. The Illinois Central, the Atlantic Coast Line, the Southern, the Louisville & Nashville were then the great railroads of the South; and the South had practically nothing to say about their management. "The Northern nation," and its most iniquitous section, New York City, absolutely dominated them all. This young provincial banker now dreamed of a great line, extending from New York to Florida, that the Southern people should own and operate themselves. He picked

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MR. CHARLES SUMNER HAMLIN

"A CLEAN CUT, PRECISE, JUDICIAL, IMMACULATELY DRESSED GRADUATE OF HARVARD . . . . ONE OF THE HARDEST LABORERS IN WASHINGTON," WHERE HE IS FIRST ASSISTANT SECRETARY OF THE TREASURY

up first a little run down line, the Alabama & Georgia; to this, in a few years, he hitched up other disconnected properties, until finally, in the Seaboard Air Line, he obtained his locally controlled railroad. Mr. Williams became its president at the age of thirty-four. And then his real troubles began. He found that it was a comparatively simple thing to organize an independent railroad; the really difficult task was to retain it. His bitterest foe was Thomas F. Ryan, who constantly involved the Seaboard in litigation and stock market attacks. Mr. Williams may have suspected and disliked "Wall Street" before; his attitude now became almost a pathological obsession. He poured out newspaper columns of vituperation; if he ever rose to make a speech, it invariably took the form of denouncing the extreme southern end of Manhattan Island. Clearly the enemy reciprocated this feeling. Mr. McAdoo could have committed no act more offensive to "Wall Street" than his selection of Mr. Williams as First Assistant Secretary of the Treasury. When the Administration made him Comptroller of the Currency and, ex-officio, a member of the Federal Reserve Board, the heathen raged again. Mr. Williams had to appear before a Senate Committee to answer the attacks made upon his integrity. It is a tribute to his personal power and the

Photographed by Harris & Ewing

THE GOVERNOR OF THE BOARD

"EVERYTHING ABOUT MR. HAMLIN, HIS WELL-FITTING CLOTHES, HIS DELICATELY POISED EYE GLASSES, HIS SYMMETRICALLY ROUND, CLEANLY SHAVED FACE, HIS GEOMETRICALLY BRUSHED BLOND HAIR, EMPHASIZES THE SAME QUALITY"

essential honesty of his career that the Committee, after listening to his explanations, immediately reported, advising his confirmation as a member of the Board.

Doubtless the most interesting member of the Board, both because of his own merits and because of the attacks made upon his appointment, is Mr. Paul M. Warburg. Mr. Wilson has recently published his belief that all bankers and business men, even those of the larger sort, are not necessarily public enemies; he showed the courage of this conviction in actually appointing one to the Federal Reserve Board. Patriots of the Bristow stripe at once prepared to rescue the Republic. They clearly detected that Mr. Wilson, in enlisting the services of this banking expert, was compromising with the enemies of mankind. In a modified sense the "money power" itself accepted this view. They looked upon Mr. Warburg as an antidote to John Skelton Williams; as a bone thrown to the famished wolves of finance. There is this much truth in this idea: more than anything else Mr. Warburg's appointment reconciled "big business" to the new currency scheme. But this consideration did not cause Mr. Warburg's appointment. Mr. Wilson was not looking for a politician, a diplomat, or a reconciliator — merely for a banker. The new experiment demanded, first of all, a man experienced in the details of American and foreign finance. Whatever Mr. Warburg's failings or virtues may be, he at least possesses this one qualification; he has had some experience in banking. Just consider, for a moment, his record. Graduating at eighteen from the *Realgymnasium* at Hamburg, he spent a kindergarten of two years studying Hamburg's greatest business — its oversea trade. He then entered his father's firm, M. M. Warburg & Co. He spent two years in France, making an intimate acquaintance with its banking methods. The next two years he was in England studying the same subject. Thence he proceeded, engaged in the same pursuit of learning, to India, China, and Japan, with frequent visits to the United States. If Mr. Warburg has not picked up a certain knowledge of banking in these international experience tours, he must be a very stupid person indeed. As Mr. Wilson is a hearty believer in education, it is not surprising that Mr. Warburg struck him as a valuable man at this critical stage of our new financial experiment.

Mr. Warburg has spent not only his whole life in preparation for this job, but, following Dr. Holmes's advice, he has shown great judgment in selecting his ancestors. The Warburg family is one of the great Jewish banking houses of Europe. Like the Rothschilds, it is cosmopolitan. A geneaological tree of the Warburg dynasty resembles a record of the Hapsburgs or the Bourbons. Representatives of the house are found in all European capitals, in South America, in Asia. In 1796, Moses M. Warburg founded the present Hamburg banking house; since then no man not a Warburg has figured as a partner in the business.

The present Paul M. Warburg shows many evidences of this ancestry. Like most great Jewish bankers, he has back of his technical education a solid substratum of culture. He has the usual thorough German education, knows several modern languages, speaks English faultlessly, almost without an accent, and writes it like a native. He is small, dark, quietly moving, quietly speaking, entirely lacking in bluster or offensive assertiveness. He has the conventional fondness for paintings and a considerable skill in music. His New York home contains a pipe organ; playing this is Mr. Warburg's favorite relaxation. After all, however, his main enthusiasm is banking. An apprentice in a German banking house, even if he is the son of the proprietor, submits to a rigorous régime. German bankers, like Germans in general, insist upon details; they make a boy work early and late and perform all kinds of uncongenial and even menial tasks. Mr. Warburg, like all the others, served his time in 1894. As an outcome of the varied banking training already detailed, Mr. Warburg received his reward in a partnership in his father's bank, and settled down to the traditional Warburg career. He was then twenty-six; a long life as a prosperous German banker lay before him. Probably the idea

furthest from his mind was that he was destined to become an American citizen and to fill a high position under the United States Government. A purely romantic incident changed his life course. In 1894, Mr. Warburg's brother Felix came to New York to marry the daughter of Jacob H. Schiff. On this occasion Mr. Warburg met and fell in love with Miss Nina Loeb, the daughter of Solomon Loeb, one of the founders of Kuhn, Loeb & Co. They were married in 1895. Mrs. Warburg's fondness for New York led to a permanent settlement here; in 1902, Mr. Warburg became a partner in Kuhn, Loeb & Co. This institution, as most Americans know, is, next to J. P. Morgan & Co., our largest banking house. An interesting characteristic is the way its several partners are interrelated. Mr. Jacob H. Schiff, the head, married the daughter of Solomon Loeb. Mr. Felix Warburg, brother of the Reserve Board member, married the daughter of Mr. Schiff. Otto H. Kahn, who was E. H. Harriman's banking associate in all his enterprises, married the daughter of Abraham Wolf, one of the Kuhn-Loeb partners. And finally Mr. Warburg, as already said, became the son-in-law of the late Mr. Loeb.

The newspaper reading public has heard little of Mr. Warburg, though other partners of Kuhn, Loeb & Co. have figured conspicuously in the public prints. Senator Bristow based his hostility purely on Mr. Warburg's connection with this banking firm. According to the Pujo report, Kuhn, Loeb & Co. is a part of the "money trust"; a more tangible objection was its connection with financing the Chicago & Alton transaction. So far as Mr. Warburg was concerned, however, Senator Bristow had considerable difficulty in making out a case. The Chicago & Alton transactions took place in 1899; Mr. Warburg did not join Kuhn, Loeb & Co. until 1902. In fact, he has played little part in the more spectacular operations of the firm. He had nothing to do with the Union Pacific reorganization, the struggle for control of the Burlington, or the Northern Pacific corner; all these things happened before he had settled in New York. His activities have been practically limited to banking matters, especially foreign exchange. The firm's activities in foreign loans — French, Japanese, Chinese — have rested mainly in his hands. He made an excellent showing as the representative of his firm in the five-power group that conducted the famous and abortive negotiations for the Chinese loan. On this occasion he amazed his associates by his knowledge of Chinese conditions. He had apparently studied not only Chinese finance, but Chinese government, geography, diplomacy, history, even Chinese literature. Probably the banking feat of which Mr. Warburg is chiefly proud was his success, several years ago, in negotiating the famous $50,000,000 French loan to the Pennsylvania Railroad. That was the first large loan ever made to an American railroad by French bankers. The French are exceedingly cautious investors; Mr. Warburg is the first banker who has enticed them into this market.

Mr. Warburg, who became an American citizen in 1911, has shown much interest in philanthropy. He has engaged in the warfare on child labor, and, with Miss Katherine Bement Davis, is a director in the New York Bureau of Social Hygiene, an organization, the first of its kind in any country, engaged in a scientific study of the causes of delinquency in girls. He has rendered his greatest public service, however, in currency reform. He turned his mind to this subject a year or two after settling in New York. He had a highly trained banking intelligence; he understood, as completely as any human being could, precisely what ideal banking consisted in. Naturally, the system he found here aroused his amazement and disgust.

Soon after he reached New York, the financial district was experiencing one of its celebrated periods of high interest rates — money was quoted at from 25 to 100 per cent. Mr. Warburg devoted his first three weeks in the United States to studying our currency system. It violated almost every principle which he had been taught to look upon as effective and scientific banking. It made no provision for the centralization of banking resources, for a currency adequate to the needs of business or any real discount system. He

found, as he has recently declared, the richest and solidest nation in the world subject to periodical financial cataclysms which had no counterpart in Europe. Mr. Warburg plunged at once into the campaign for reform. His article, published in the New York *Times* in 1906, precipitated the movement which has ended in the recent law. This article tersely summarized many of the ideas which were then more or less vaguely in circulation. In brief, Mr. Warburg demanded three changes: a central bank system, the retirement of bond-secured currency, and the issue of a new currency based upon commercial paper. He followed up his *Times* article with many others, enforcing the same ideas; these articles had a powerful influence in focussing public attention upon the matter. He advised the Aldrich Commission, and also kept closely in contact with the Senate and House Committee last summer, when the present law was being framed. In the controversy that arose, whether the President should appoint the Reserve Board or whether the banks themselves should control the situation, Mr. Warburg took the popular side. In his eyes, however, the new system is not ideal; it is merely the foundation stone of better things. Mr. Warburg is not only a hard worker and a specialist in his subject but he is also a reformer. Had Senator Bristow had real cleverness he might have attacked Mr. Warburg, not on such absurd grounds as the Chicago & Alton, but on the grounds that there are certain important phases of the new law with which he has no sympathy. The provision for twelve banks he has denounced as "pernicious"; at most, in Mr. Warburg's opinion, there should be only four.

Mr. W. P. G. Harding is as emphatically the product of the United States as Mr. Warburg is of Europe. We could hardly imagine Broad and Wall Streets referring casually to the dignified Mr. Warburg as "Paul"; in Birmingham, Ala., however, it is quite the thing to speak of the city's leading banker as "Bill" Harding. This is probably because there was a time when Mr. Harding really was "Bill." Almost everybody can remember him as a tall, slim, alert boy, perched upon a bookkeeper's stool or standing behind a receiving teller's window. For he has learned the details of American banking by filling every possible position in a hustling, everyday, commercial bank. In its bare outlines Mr. Harding's biography makes no picturesque appeal. It is merely a succession of dates, of successive promotions. He has spent all his life in Alabama. Tuscaloosa was his birthplace. He is just fifty years old. His father was a civil engineer in the United States Army; a New England man, who, after a few years spent in the South, adopted all the interests and emotions of that region. Mr. Harding was a bright and studious boy; he was graduated from the University of Alabama when seventeen — the youngest graduate in its history. He at once obtained a minor job in a Tuscaloosa bank; thence he moved to Birmingham, where, in a few years, he rose to the presidency of the First National Bank. His friends quote endless statistics to demonstrate his success in this field. Thus the First National had $3,000,000 deposits when Mr. Harding took control; it now has $10,000,000. It is probably the leading bank in the Southern States. Mr. Harding, too, has a minute acquaintance with Southern bankers and banking conditions. Probably no other one man is so well known in the district of which Atlanta is the Federal reserve city. Moreover, Mr. Harding is more than a grubbing banker; he has a large scientific knowledge of the subject; he reads much in his favorite field.

Beyond these facts, however, there is little about him that is striking. He has filled the usual conventional positions that fall to the lot of a "leading citizen"; heads subscription lists, serves as president of the Chamber of Commerce and the like. He is a genial, approachable man, most affable, however, when one talks business, especially banking. One could hardly imagine him, like Mr. Warburg, solacing his spirit by solitary practice on the pipe organ. In fact, the absence of lively incidents in his career has a sufficient explanation: Mr. Harding does nothing except work. The one illuminating detail in his biography is that one about

increasing his bank's deposits from $3,000,000 to $10,000,000. Back of these figures is a life of ceaseless activity; of Sundays, holidays, and nights spent in hustling. That is all that, in the last thirty years, Mr. Harding has done — work. Life has meant a contracted career in the four walls of his office, making loans, enticing deposits, looking for ways of increasing the importance of Birmingham and consequently of his bank. In other words, Mr. Harding is the steady, humdrum, wonderfully efficient American banker.

But Mr. Harding has one enthusiasm and that is Birmingham. And there are certain resemblances between him and Birmingham. Perhaps it is because his father was a New Englander; the fact is that the old dreamy South does not find expression in Mr. Harding. He is the new hustling South. Like his city, he has grown up, not only in body but in spirit, since the Civil War. These two new forces in the South started at just about the same time. In War days, the present site of Birmingham was merely a blacksmith shop at a fork in the road; it now contains 130,000 people. It is a big industrial city, a mass of blazing furnaces, coke ovens, and smoke, deposited bodily in one of the greatest cotton growing sections of the South. Industrially, it is a suburb of Pittsburg and Chicago; financially, it is an annex to New York. Merely to run over the list of its leading industries — the Tennessee Coal & Iron Company, the American Steel & Wire — shows how intimately it is associated with the North. Its population is mixed; Southern whites and Negroes, Italians, Poles; at the head, a large element of capitalists from the North. Here, then, is the South to which Mr. Harding belongs; the coal and iron mines and the steel mills typify him — not the cotton fields and Negroes' shanties that lie only a few miles away. He is the new Southern business man, as Oscar Underwood, one of his closest Birmingham friends, is the new Southern statesman. And Birmingham is not only Mr. Harding's symbol; it is, in a measure, his monument. He has probably done more than any other man to build up the town. His greatest satisfaction has been in persuading some new plant to locate there. He has never hesitated to place the resources of his bank at the command of any legitimate Birmingham enterprise. His liberality as a lender is described as one of the greatest forces in making this new industrial capital of the South.

Mr. Harding's enthusiasm for Birmingham led directly to his present appointment. When the Organization Committee visited Atlanta, to hold hearings on the reserve bank city for the sixth district, Mr. Harding made an appeal for Birmingham. He drew up a brief containing an exhaustive examination of the subject and outlining his ideas as to the twelve districts. On the witness stand he showed an amazing familiarity with the banking conditions in all parts of the country and especially the South. Mr. Harding did not get a Federal reserve bank for Birmingham; his appeal, however, resulted in his own selection as a member of the Reserve Board. The system needed a Southerner; his own testimony clearly indicated who this Southerner should be. Not a member of the Alabama Congressional delegation, not even Mr. Underwood, knew of his appointment until it was made.

Mr. Charles Sumner Hamlin, whom the President has designated as governor of the Board, or chairman, represents Boston and New England as emphatically as Mr. Harding represents Birmingham and the South. That means that he is quite a different kind of man. He is a clean cut, precise, judicial, immaculately dressed graduate of Harvard. The official documents say that he is fifty-three years old; in reality he looks about forty. His family is distinguished in Massachusetts and Mr. Hamlin looks it; in Washington he and his wife, a lady descended from Knickerbocker aristocracy in Albany, N. Y., have a fine house and entertain splendidly; and Mr. Hamlin looks that, too. He is not, however, a Brahmin or a butterfly; he is one of the hardest laborers in Washington. He can contentedly do most any kind of work; he does not even shrink from drudgery. If you had caught Mr. Hamlin in his off hours any time this past winter, you would have had ample

proof of this. You would have found him in his office at the Treasury Department or in his library at home, engaged in what at first seemed an absorbing game. On his desk rested a pamphlet; this Mr. Hamlin was closely scanning. Occasionally he would seize a pencil and make marks on a long sheet of paper. Again he would be discovered cutting these sheets into small squares. Then, for hours at a time, he would shuffle these pasteboards, and arrange them thoughtfully in piles. A man evidently addicted to solitaire, one might conclude. However, Mr. Hamlin was not wasting his time; he was really performing a very valuable public service. He was making an index-digest of the income tax law! He selected each word and phrase, collated them, and arranged them in index form. As a result of three months' off-hour work he succeeded in opening up all the treasures of this document to an anxious world. In fact, Mr. Hamlin is the greatest indexer and digester in Washington. He pounces upon each document feverishly as it emerges from Congress, gathers up the scattered thoughts of our law makers, and arranges them in clear, logical sequence. As they come from the Capitol, the American public hasn't the slightest idea what they contain; once they have passed through the fire of Mr. Hamlin's crucible, everything is plain, straight, and orderly. He showed me with great pride his latest masterpiece: a complete index and digest of the new Federal Reserve Act. This and his concordance to the income tax, however, are only the latest triumphs of an intellect that is determined to reduce the most complicated problem to its simplest terms.

That is, Mr. Hamlin's most striking trait is an orderly mind. Everything about him, his well fitting clothes, his delicately poised eye-glasses, his symmetrically round, cleanly shaved face, his geometrically brushed blond hair, emphasize the same quality. His desk is spotless and unencumbered; there are many papers there, but each is carefully placed aside in its proper receptacle. Mr. Hamlin has performed many public services; all have demanded these same methodical, judicial habits. In President Cleveland's second administration he served as Assistant Secretary of the Treasury; he was Mr. Carlisle's right-hand man for four years, just as he has been Mr. McAdoo's in the last year and a half. The Federal Government and Massachusetts have many times called upon him to serve as an international commissioner and arbitrator. He has represented his country in Great Britain, Japan, and Russia. Whenever the perpetually recurring seal controversy makes its appearance, Mr. Hamlin has usually been found pleading his country's cause before some international tribunal. Massachusetts can hardly have a labor dispute without calling in Mr. Hamlin as an arbitrator. Judging from his decisions, which almost invariably result in wage increases, his sympathies are commonly with the workingman. Indeed, despite a somewhat academic personality — Mr. Hamlin has lectured on government at Harvard — he has always championed ultra-progressive measures. He stands for the income tax, the popular election of United States Senators, direct primaries, and the initiative and referendum. An amateur farmer, he qualifies as an active member of the Massachusetts State Grange. He has dabbled in politics, too; he was an early friend and political associate of the late Governor William E. Russell; the fact that he is a Democrat, however, has seriously interfered with his progress in Massachusetts. Twice he has tried for the governorship nomination and twice failed. In all probability these failures are no great misfortune, either for Mr. Hamlin or his state; his real occupation is precisely the kind of task to which he has now been called. He has studied and written much on finance; in the Treasury Department he is recognized as a great fiscal expert; he will be not an ornamental but a hard working member of the Board — the kind of man to whom the other members will confidently submit their knotty questions.

Mr. Adolph Casper Miller, the representative of the Pacific Coast, is a man of similar type. He is even more academic; he is almost professorial. President Eliot, of Harvard, declared that Mr. Miller

was the best qualified man in the United States for the Federal Reserve Board. President Eliot has intimate personal knowledge, because Mr. Miller served for several years as a member of the Harvard faculty. His department was economics and finance. He has spent his whole career as a student and teacher of these subjects. From his earliest days as a student at the University of California, these branches have enlisted the larger part of his time. He has studied them not only at several American universities, but in London and Leipsic; he has taught not only at Harvard, but at Cornell, the University of Chicago, and the University of California. At the latter institution he held the Flood professorship of economics and commerce for twelve years. Here his position seems to have been about the same as Woodrow Wilson's at Princeton. His courses were largely attended; he was an interesting speaker and had a powerful control upon the undergraduates. Mr. Miller would probably have spent his life in this congenial work had it not been for one fact. In his undergraduate days at the University of California, one of his most intimate associates was Franklin K. Lane, now Secretary of the Interior. One of Mr. Lane's first acts, on assuming his new duties, was to send for his old friend and ask him to enter the Government's service. Mr. Miller, therefore, abandoned his academic quiet for the hurly-burly of official life at Washington. For the last year he has served as assistant to Mr. Lane, having particular charge of the National parks. An improvement in our National park service, which had been disorganized for years, is attributed to his reforming capacity.

Besides being a scholar, Mr. Miller is something that most scholars are not — a man of the world. He has private means which permit the indulgence of certain civilizing tastes. He is much of an amateur farmer, usually spending a considerable part of his time at his farm in Santa Cruz. He is fond of music and horseflesh, belongs to many clubs, and is largely traveled. He has shown the keenest interest in the new banking system and regards the new law as the greatest piece of legislation turned out by Congress in fifty years. "Miller's chief qualification for his new work," says his life-long friend and sponsor, Secretary Lane, "is his preëminent good sense. He comes of German stock; is level headed, never thrown into a panic, is practical and sane. He has no intimacies or affiliations, social or financial, that would unfit him for the high and impartial duties of this office. I speak authoritatively, because I know what his associations have been. In short, Mr. Miller is a combination of a gentleman, a scholar, and a man of the world, having a knowledge of history, of men and affairs, good judgment, and robust good sense."

Mr. Wilson's first choice as a member from the Middle West, Mr. Thomas Davies Jones, represented another attempt to enlist in the service of the Government "big business" men of the highest class. Mr. Wilson had tested Mr. Jones when the latter was one of his trustees at Princeton University. In the bitter struggle inspired by Mr. Wilson's attempt to introduce a new leveling social order, Mr. Jones became one of his strongest champions. Mr. Jones, however, was a director of the International Harvester Company and, purely as a matter of form, one of the defendants in the Government's suit. This fact gave a handle to Senator Hitchcock, of Nebraska, and Senator Reed, of Missouri — Democratic Senators who have won a fleeting fame for their consistent policy in opposing the Democratic administration. Both these gentlemen attempted to defeat the currency bill itself; with the help of five Republicans, they actually succeeded in keeping Mr. Jones off the board. His successor, who was speedily confirmed, is Mr. Frederic A. Delano. Mr. Delano is a railway president of the newer generation, both in years and in ideas. His experience has been abundant. Born in Hong Kong, China, in 1863, of Massachusetts parents, he received his education at Harvard, of which he is now one of the overseers. As a young man of twenty-two, he exchanged his academic gown for a machinist's jumper, starting to learn his trade of railroading as an apprentice in

the roundhouses of the Burlington Railroad in Aurora, Ill. That was in 1885; in 1901, after filling all the intermediate grades, he became general manager of the whole Burlington system. He left this work to become consulting engineer to the United States Government in building up the railroad system of the Philippine Islands. When the Gould railroads at Pittsburg — the Wabash Terminal, the Wheeling and Lake Erie — fell upon disastrous times, Mr. Delano was called in as president. He is now one of the receivers of this tangled enterprise. In the last few years a "new type" of railroad president has figured largely in the public prints; a man who does not think that the beginning and end of his job is to earn dividends for his stockholders, to bribe legislators, and trample on the traveling and shipping public. This new type accepts public service commissions as not only inevitable, but as desirable, does not believe in rebates and discriminations and attempts to establish amicable relations with public opinion. To this type belongs Mr. Delano, and clearly this is the spirit needed on the Federal Reserve Board.

# INJURIOUS POLICIES OF LABOR UNIONS

**UNIFORM WAGE — LIMITATION OF OUTPUT — THE SURRENDER OF THE INDIVIDUAL**

BY

CHARLES W. ELIOT

(PRESIDENT EMERITUS OF HARVARD UNIVERSITY)

(SPEECH AND ANSWERS TO QUESTIONS BEFORE THE BROCKTON FORUM, BROCKTON, MASS., MARCH 22, 1914.)

WE ALL know that the unions, which began to be effectively organized some hundred years ago, have done a great deal of good toward increased wages and shortened hours, and have accomplished much to improve the conditions under which the factory work of the world is performed. There is no doubt about the benefits that the working class, so-called, and the whole community, have received through the operations of trades-unions. There is no doubt, also, that the organization of men by trades is going to last. Nobody imagines the ceasing of the organizations we call trades-unions.

The organization of the trades is just as natural and useful as the organization of the professions. When we study the happy or fortunate conditions of labor we naturally go for examples to those professions in which the conditions of labor are singularly fortunate and happy, namely, to the learned, scientific, and artistic professions, to the ministers, lawyers, doctors, architects, engineers, and artists; and there we see that all those professions have each its own organization, and that this organization is highly useful and probably permanent. It is just so with regard to the trades-unions. They, too, will have the quality of permanence; because they are natural bandings together of men of the same calling, each desirous to promote the interests of his own calling.

So we need not imagine that anybody supposes, even, that the trades-unions are to cease to exist. On the contrary, they are surely permanent organizations of modern civilized Society. But in the view of many men, the unions, having had a fighting experience of more than a hundred years, in which their main object was to resist oppression and abuse, to enforce demands by violence whenever it was necessary— and it has been and still is generally necessary to use violence in order to compass their ends — having had this experience or history, naturally enough they have, out

of strife and war, developed evil policies and habitual courses of action inconsistent with the ordinary moral sense of civilized mankind; and have acquired habits and practices that have an unfortunate or evil effect on the unions themselves and their members.

The injurious practices which I propose to discuss, picking as I do among injurious practices only two or three, are practices which result in injuries not so much to Society at large, or to the national industries, or to employers in the national industries, as to the members of the unions themselves, who number perhaps two million workers in our own country, and many more millions in Europe.

It is necessary first to give a brief résumé of the progress of mankind in developing labor systems and industrial production. We are but a few years removed from the one industrial régime of all barbarous times, and until lately of all civilized, the one régime of Assyria, Egypt, Greece, and Rome, and of our own country in its southern part until 1865, and of South America until within a few years — the régime of slavery. All the old civilizations were firmly built on human slavery. The society which Plato described in his famous treatise, *The Republic*, was a society in which all the laboring class were slaves. The Roman Empire was built on human slavery, and an abominable kind of slavery, the slaves being in many cases people like the masters or owners. When the City of Athens sent out an expedition to punish the island of Mytilene, the army killed most of the male adults and carried off into slavery the remnant of the men and all the women and children — people like the Athenians in color, language, and race. Prisoners of war were then usually made slaves.

It is only the other day, as it were, that the human race in the civilized parts of the world — some of them not really civilized yet — was living under that régime. All the heavy and light labors of the world, or of Society, were performed by slaves. Here and there in the more advanced communities the payment of wages for service came into use — an immense improvement. Wage earners appeared as a new class. How did they differ from slaves? Very, very widely. In the first place they had a right to their wives and children, which no slave ever has. In the next place, they had private property, things of their own, chattels both personal and real. The wage-earner, having both property and family rights, gradually achieved a good measure of liberty with regard to the disposition of his own earnings, and of his own capacity for labor. That liberty came third and slowly, because there were many limitations on the wage-earner's freedom. For example, he was not free to go about seeking a job. Many restrictions were imposed by the guilds, which were bands composed of proprietors, journeymen, and apprentices, organized to restrict freedom of movement and promotion among people of the same trade.

An immense improvement in the fundamental industries and in the condition of the laborers was wrought by the introduction of the wage system. I know that sensational writers and orators on industrial subjects often allude nowadays to wage-earners as wage-slaves; but such writers and speakers can have no conception of what slavery really was.

And now we begin to see signs that the wage-earning system lacks something that modern Society needs; lacks something which the workers themselves need, and, I may add, have a right to. We are beginning to see that satisfactory industrial progress is no longer possible under the plain wage-earning system, and we are looking for a new and better method.

In the Declaration of Independence there is one ever-memorable phrase of immense value: "All men are entitled to life, liberty, and the pursuit of happiness."

The nineteenth century witnessed significant improvement in regard to the security of human life; although war was more destructive than ever, and the people of the United States exhibited a remarkable indifference to homicides and fatal industrial and transportation accidents. The gain of the century in regard to liberty for all sorts and conditions of men was enormous, primarily because of the development of democracy, but second-

arily because of the spread of new conceptions in social ethics. During the last hundred years civilized men have lived longer on the average and have been freer than ever before. But have they been more successful in the "pursuit of happiness?"

The point I want to make here is that there are some practices of the labor unions that not only do not provide a good atmosphere, or give a good chance for the pursuit of happiness, but actually make it impossible to win happiness in the daily earning of the livelihood.

The first of these undesirable practices is the uniform wage. Nobody can deny that the uniform wage is a very natural outcome of the strife in which the labor unions have been engaged for a hundred years; but it is a most deplorable outcome, because it takes away from a young man, or indeed a man of any age, the effective motive for improving or developing himself, for winning ever more skill and more power not only as an artisan or laborer, but as a human being. It is not possible for a young carpenter to-day, after he becomes a member of a carpenters' union, to increase his earnings by himself improving in skill, rapidity of work, or achievement in his trade. He is dependent on his union for every advance in his wages. No increase of personal merit will add another cent to his wages. The influence of this fact on his character and happiness is most deplorable; and yet it is the inevitable effect of the uniform wage as prescribed by almost all unions. At any rate, it is a common result of the action of almost all unions. Happiness or content in earning his livelihood comes to an intelligent and ambitious person only through constant improvement of himself as an intelligence and a will. If the motive of increased earning power be taken away, improvement will not take place. There has never been any time in my life when I should have been willing to work under a uniform wage system; and I have earned my living ever since I was twenty years old. To my thinking, the uniform wage destroys all chance of having a really enjoyable or happy life in the earning of a livelihood. The earning of the livelihood will be done as a piece of drudgery, as an uninteresting routine labor without the reward of growing achievement or of conscious increase in personal skill and power.

This is the first of the union policies which seem to me injurious to the members themselves.

The second harmful policy is the intentional limitation of output. There are many different modes of regulating output in the various trades and unions of the country. Some of them involve the co-operation of the employers, and are directed to preventing over-production, as it is called, in the trade or industry in which both employers and employees are enlisted. That is not the kind of limitation to which I refer. Such a temporary reduction of output may be a united effort of both capital and labor, of employer and laborer, to prevent a glut of the market; and it may be desirable to prevent such glutting, because steadiness in an industry is intensely desirable both for employers and for employed.

It is of the limitation on the output of the individual workman, on the amount of work he shall do in an hour or a day, that I wish to speak. This occurs in many trades, and is enforced in a great variety of ways. For example, in the bricklayers' trade, the two slowest men will be put at the ends of the long chalked line to which the bricks are to be laid. Twenty men are on the line; but the two slowest men are put on the ends; for it is their function to lift the line for the next row of bricks. So the slowest men set the pace. "Don't put your trowel out of your hand. Don't stick it into the mortar tub, and so have two hands free with which to pick up two bricks from the stage. Hold your trowel in your hand all the time and then you will have only one hand free to pick up one brick at a time."

In the plumbers' trade, set only one article — one basin or one tub — in a day; that shall be the day's work for which a day's pay must be given. Work slowly enough to make that job seem to fill the day. It never does. I lately saw two coppersmiths fill up a whole day putting up a piece of conductor about twenty feet

long which had been made in the coppersmith's shop and was a good fit. That is the limitation of output. A glass-blower may blow so many bottles, vials, or retorts for a day's work; when he has blown that number he must quit, although he has not worked more than four or five hours. The limitation of output in the glass-blowers' trade in England was made so extreme that the entire business went over to Belgium where there was no such limitation. There are innumerable examples in our country of this sort of limitation in trades controlled by unions.

Now what is the moral effect of the limitation of output on the worker? He works in a slow, shiftless way, without energy, without spirit, without any intention of doing his best. There is not a man living who can work for twenty years in that spirit and preserve his self-respect; and self-respect is an indispensable element in happiness. There is no genuine happiness without it. Moreover, I cannot conceive of any man's being happy in his work who, day after day, never does his best. The workman of limited output never does his best, unless, indeed, he is so slow and awkward that he can barely reach the assigned limit.

I have had observation of men by the thousand practising the professions — lawyers, doctors, ministers, musicians, architects, engineers, foresters, a great variety of professions; and we know that the variety of learned and scientific professions has increased greatly in the last forty years. Now throughout those professions the men always feel that they have at least frequent opportunities of doing their level best at their work, and they would not be content and happy in their callings if they did not have those chances.

Another practice of the trades-unions seems to me to interfere very much with that pursuit of happiness to which the Declaration of Independence says every man is entitled. I refer to the extraordinary surrender of individual liberty to which all union men consent.

I firmly believe that the proper results of democracy in improving the condition of the human race are to be procured only through increase of liberty, and never by its diminution. Freedom, both political and social, is the great object of democracy. Now every effective labor union gives to its chosen officials an extraordinary power over its members. I know of no despotic authority in civil life to compare with the authority of a labor-union leader; and that power is exercised over the most precious human interests. If it were exercised only on comparatively unimportant matters, such as shop rules or trade customs, or even on wages, it might not be very objectionable to would-be freemen, but it has to do with the most precious human privilege — with the right to work, with freedom to earn the living of wife and children. That is a liberty which most members of learned, scientific, and artistic professions would never consent to part with for a moment; and the existence of that personal independence is one of the great attractions toward those professions. Here is a marvelous contrast between the states of mind and the practices of the members of the liberal professions on the one hand and of trades-unions on the other. You perceive that I address myself solely to those practices of unions which I believe to have an injurious effect on the character of their members or on their prospects of success in the pursuit of happiness.

How can we explain the fact that millions — I believe it is two millions now — of American citizens have surrendered that precious liberty, and have agreed to rules of conduct which deprive them of the opportunity to do their best in their daily work — even if it be piece-work? I believe this state of things to be the natural outcome of the war which has been going on in factories and mines for more than a hundred years between the employers, outraged often by what they deemed the unreasonable and unjust conduct of their workmen, and the employees, struggling for more freedom and independence and a better family life, and to these ends for higher wages, shorter hours, and wholesomer surroundings at labor.

War, industrial and social, and therefore domestic, or between two governments or peoples, and therefore foreign, is capable of producing some good results, oftener

the unexpected than the anticipated, but always produces simultaneously or later evil results which may outweigh the good. The material advantages which the unions have gained by a century of warfare are obvious; but the moral losses which have accompanied these gains are formidable, though not so obvious. They account for the prevailing discontent and lack of happiness among all sorts of mechanics and operatives.

I have had opportunity to watch the careers of many thousands of young men, going out into the world to run a life-course, to earn a livelihood, and to win a happy life; and this is the clear conclusion at which I have arrived from these many years of constant observation of the careers of educated young men — their wages and their long or short hours have next to nothing to do with their success in the pursuit of happiness. Given earnings enough to enable a man to bring up a family in a healthy way, what he earns in money and how many hours a day he works have next to nothing to do with that man's happiness. I know it is a common idea that only the rich are happy, that only the men who can spend without restraint on pleasures, so-called, that only they are happy. This idea is an absolute delusion, root and branch. Happiness comes out of personal achievement or personal success in the use of personal powers; happiness comes out of the family, the home, the wife and children, the grandchildren, and the great-grandchildren.

Therefore, when the unions impair the moral conditions of the lives of their members, prevent their personal improvement and enlargement as life goes on, and restrict their liberty to work for wife and children in order to better the family conditions, they clog the real sources of human happiness; and no increase of wages and no shorter hours will make up for that loss. Hence the great need that the members of the unions themselves go to work inside their unions to stop these injurious policies, grown out of the prolonged state of warfare, while they were struggling for more pay and more consideration. That is the reform which is most urgent in our country at this moment, reform within the unions themselves.

There are many signs that union members are taking these things to heart. Over and over again I have been told by union men, first, that they were forced into their union on the occasion of a strike or a lockout. Secondly, that they stayed in only because they feared they could not get a job, or could not keep a job when they got one, unless they were members of the union. Many working men find some relief in the union from the sickening dread of having no job. And, lastly, many men stay in unions because, having paid for twenty years or more the assessments for the benefits the unions give — death benefits and sickness benefits — they do not feel that they can sacrifice all the money they had paid for these benefits, as they would have to do if they left the union. That, by the way, is a hold the unions have upon their members which does not conform to the laws governing insurance companies. The man who ceases to pay the premium on his life insurance, after having paid it regularly for some years, cannot legally be made to sacrifice all that he has paid in because he ceases to pay. His policy has a surrender value. The unions use their sickness and death benefits as means of holding dissatisfied members, and of enforcing the payment of fines.

Many members of unions feel keenly the deprivations of liberty that they suffer. I have noticed a common phenomenon with regard to labor leaders: they have tremendous authority over union members, but it is a curious thing to see how little the members trust them. Over and over again I have seen that a union labor-leader going to an interview of importance — some collective bargaining perhaps, or some discussion of the means of settling a strike — and, indeed, in some instances, just going to lecture before a mixed audience — is usually accompanied by witnesses, and rarely trusted alone.

Now these are symptoms of an approaching change. It is a change that our dear country very much needs; it is a change which democratic society needs; and, moreover, it is a change that would be

welcomed by a great majority of the men who now belong to unions.

But there is a still more important indication of a coming change. It is the rapid extension of the method called profit-sharing; and the advantage of profit-sharing is that it goes to the roots of the whole industrial warfare.

There are many other expedients—like scientific management, for example—for increasing the efficiency of men at work, and incidentally increasing their earnings. But such things do not go to the root of the matter. Welfare work is often serviceable; but it does not go to the root of the matter; it seems to the workman to be a kind of charity, a charity which redounds to the advantage of the employer—as indeed it does. But profit-sharing goes right to the root of the whole matter; for it presents to the working man exactly the same motive for strenuous, zealous, loyal labor, day in and day out, for stopping wastes and preventing stealings, that the owner or the manager feels; precisely the same motive to the same end, namely, that by careful, frugal, honest work a profit may be created which all concerned in its creation may share on equitable terms.

It is an encouraging sign that labor leaders are unanimously opposed to profit-sharing. That is one of the best signs I see. The rank and file of the unions have the strongest inducement to get at all there is in profit-sharing, to promote it, and to encourage experiments with it in great variety. It is a coöperative partnership between capital and labor; and that is the way out of the industrial strife in which the manufacturing countries have been involved for more than a century.

ANSWERS TO QUESTIONS ASKED AT THE END OF THE FOREGOING DISCUSSION BY DR. ELIOT

*Question:*

Is it possible that a man's environment has anything to do with the forming, solidifying, and crystallizing of his opinions?

DR. ELIOT:

Environment has much to do with the formation of opinions—indeed, there is only one thing that has more, namely, heredity. But between them, heredity and environment, not only are opinions formed, but character—character, the most potent force in the world in politics, in industry, in human development as a whole. That is the answer to the immediate question; but it looks to me as if the asker of the question had an argument behind it, and I should like to say something about that argument.

In the first place the question suggests to me—and perhaps to the audience—that my environment has been such that I cannot form intelligent opinions on this subject. Now that is a somewhat personal matter; but I take leave to say a few words about my environment; and I do not mean to imply by this statement that the question is irrelevant.

I was born of parents both of whom inherited a considerable property, for those days, from their fathers; and these fathers were men who themselves made all the money of which they died possessed, having started, both of them, from a state of downright poverty. But I didn't inherit any of that money from my parents. Not a dollar. Why? Because the fortunes of my father and mother were lost completely in the panic of 1857, when I was twenty-three years old. Therefore, I did not suffer in youth the disaster of having in prospect a life of assured ease. I was not able constitutionally to live at ease without working—to be sure I did not wish to—and I think it is correct to say that I have worked ever since I was twenty years old with constancy, zeal, and loyalty. I have had plenty of opportunities to do the very best work I was capable of; and I have never been without the sense that by working hard on the particular job in hand at the moment I could gain personal force, and power or influence, and enjoy the process; and when I say that there is no such thing as happiness in work without doing one's best from time to time, and nearly all the time, and without a sense of loyalty to one's profession or employer, or to the institution one works for, I speak from personal experience through forty-nine years of hard work for Harvard University; and I know what I am talking about. And I know further that my experience

ought to apply to every man and woman in this room, and to every union member in this country. It is just because members of trades-unions do not have my happy experiences that I believe grave reforms are needed in trades-union policies.

*Question:*

I understood that the limitations of liberty to the individual member of the union prevent him from doing his best, and that this is a great injury to him. Why not allow the factories to run as many hours a day as the individual might desire, and because of the fact that he has that incentive to work eighteen hours a day, why not give him opportunity to work eighteen hours a day? That would give him an opportunity to work more and more and more?

DR. ELIOT:

That question, of course, relates very properly to the greatest difficulty in modern industry, namely, that it is regulated by the necessities of great machinery plants. You must keep the fire under your boiler and run your machines so many hours a day, and so many days a week; and the attendants on these machines are bound by the pace or rate of the machines, and cannot escape from it.

There is one other difficulty suggested by the question: namely, that the individual worker cannot possibly work the number of hours a day that he wishes to, or the number of hours a day — more or fewer — that his strength is equal to; and, moreover, his attention is riveted on a single thing and his muscles work within some small range, and almost in an automatic fashion. With us, the human being becomes in our mechanical industries something like a cog on a cog-wheel.

The answer to the question, "Why not let the individual workman work eighteen hours a day, if he wishes to?" is that it is impossible in the machinery industries. It cannot be done. In the continuous industries the manager must work all his force in squads, eight hours a day, in three shifts, or, as I saw in Japan, twelve hours a day with three twenty-minute periods out to eat, and only two shifts, one night shift and one day shift, and those two shifts changing places every week. The operatives whom I saw working thus in Japan were young women.

Whenever men or women must work together in large groups, as they do in every considerable factory, it is the average strength and zeal in the group which must determine the expedient period of work per day or per week, and not the strength or wish of exceptional individuals.

It is the machine quality of many modern industries, and the minute division of labor in producing one article or object, that actually prevent freedom for the individual with regard to the number of hours a day he may work. Therefore, in many industries it is impossible for the workers to enjoy the measure of liberty which prevails in all learned, scientific, and artistic professions. This is a great misfortune, and a condition of things against which every employer should struggle in order that uniformity of service should be done away with in so far as it is possible, and in order that the monotony of machine tending should be broken — in short, that more personal freedom for the operative should be brought into such industries. We have to recognize this condition of things, a condition brought about by the introduction of steam and electricity, those remarkable additions to the power of man over Nature. They have made possible many things that are good for the human race. They have also introduced these great difficulties into almost all the national industries.

When I was in the East the other day, I saw countries where almost all the labor is hand-work, including even transportation. Human muscle does all the transporting of passengers and goods in China at this moment, except on about 5,000 miles of railway, and in a few ports where machinery has been introduced to a small extent. That method of labor really gives more variety and freedom to the laborer than machinery industries can give; but it is too slow and ineffective to satisfy the demands of modern production, transportation, and commerce.

I think the question also, perhaps, sug-

gests another answer, namely, that eighteen hours a day in the modern industries is excessive as regards health. The regulation of the hours of labor in the interest of the community applies chiefly to those industries which are connected with the machine; and Society is obliged to resort to these limiting laws for the sake of conserving the health of the community. Most of the laws limiting the hours of labor have that consideration behind them, notably the recent laws regulating the number of hours of women's labor and of child labor — very beneficent laws. In none of the liberal professions, as they are called, is there any regulation of the number of hours of work — none at all. Your physicians here in Brockton probably work twelve or fourteen hours a day. A lawyer works by spasms with great industry. He does not work all the time. As to an artist, a designer of any sort, or an inventor, there is no limit to the amount of his personal labor. He would not have any. There is an individual freedom possible in hand-work and in professional labor which those who work under the factory system cannot now secure.

*Question:*

The unions have succeeded in raising the wages in many trades, and, in consequence, the consumer has to pay more than he otherwise would have had to pay for what he needs to consume; and this is a broad public injury, whereas the union men, a much more limited number of people, have gained something at the expense of the whole.

DR. ELIOT:

That introduces a very difficult subject; because the statement presents the contrast between the advantages trades-unions derive from their forced-up wages and the resulting deprivations of the community. There is a great deal of truth in that suggestion. I see it very strongly in my own city of Cambridge, where the average family for which the bread-winner earns from twenty to thirty dollars a week — and that, you know, is a common condition — has been forced into lodgings much more contracted than similar people occupied forty years ago. The fall of an ordinary American family from a small single cottage with a garden down to a seven-room flat is a very serious matter indeed. It is an immediate consequence of the exaggerated wages in the building trades. I was lately talking with a choresman in Cambridge who had suffered just that decline, had once owned his own house and garden, but had been driven into a six-room flat. He has four children. He said to me, "I could not afford to live in my house; I had to sell it." "Why did you have to sell it?" "For two reasons," he said: "first, high taxes; and secondly, I could not afford to hire people to make repairs on my house when repairs were absolutely necessary. The carpenter charged sixty cents an hour; the plumber with his helper wanted seven or eight dollars a day; the mason or plasterer even more; and the painter almost as much. I had to crowd my family into a flat of six rooms — and we have lost our garden."

That is a short story, but it is repeated over and over again by millions of people in our country at this moment. The average American family, earning from twenty to thirty dollars a week, has lost its house and garden, a serious loss as regards happiness and content, particularly for women and children. This is a straight consequence of the trades-unions' policies in the building trades and the subsidiary trades.

I had occasion to study the organization of a company called "The Tenants' Society," which built a large number of houses in a part of East London called Ealing, on a tract which was originally about forty-seven acres, but later, by new purchases, became nearly eighty acres. It was such an admirable arrangement that I could not help asking myself, "Why can't we do something of this sort in our country?" The houses were all independent, every house had a garden plot, and 10 per cent. of the whole area was devoted to little parks — a sort of outdoor parlor — and playgrounds, in addition to all the areas covered by the streets and alleys. I soon found out why we could not do likewise. All these

garden-city houses were built of brick with slated roofs; but I found the price of brick at Ealing was only one-third of the price of brick in New England to-day. It is not only the building trades, but all the trades that supply building materials, now mostly controlled by unions, that have inflicted this injury on the bulk of the urban and suburban populations in the United States.

There is no answer to the question which was just asked except that we must hope, by means of coöperative partnership and profit-sharing in the building trades and all the subsidiary trades, to arrive at cheaper products with the hearty coöperation of both capital and labor; and then we shall be able to return to the American practice of putting one family into one house with a piece of open ground about it.

*Question:*

I would like to ask the Doctor if he ever discriminates in the matter of unions, and I would like to ask him if with all the faults and imperfections and defects that exist in the Boot and Shoe Workers' Union, and they are many — I am a member of that union, and its faults are many — but I would like to ask him if any union or any organization of men and women that holds within its policies the contract of arbitration, anything that will stop this industrial war, anything that will bring about perpetual industrial peace, is not a blessing upon this or any community throughout the civilized world?

Dr. Eliot:

I think it is very clear to all of us that the arbitration method is an enormous improvement upon open war. Arbitration between nations would be a great improvement upon international war if we could always get it in season; but for the establishment of industrial peace it seems to me that arbitration affords but slender hope. It is better than fighting; but, so far as I have been able to see during the last forty years, arbitration merely results in prevention of the interruption of industries for a time. To be sure, that is a great advantage for the time being. It is extremely inconvenient to have a transportation industry interrupted, for instance, whether steam railway, electric railway, or steamboat; and arbitration can often prevent, or at least postpone, such inconveniences for the public.

But industrial arbitration on the whole results the world over in only a temporary truce between the contending parties. Arbitrations almost invariably lead to some small grant to one or other of the two parties. The result — a compromise — is not satisfactory to either party; but the truce is established. Nowadays, that truce does not last more than six months or a year — a year is a long time for a truce. Then comes another dispute, submitted to another arbitration, with a similar result. Now the cure that we long for must deal with the fundamental moral questions, and must not rest on temporary scales of prices or of wages, or on shortened hours. It must get at the moral roots of the industrial warfare.

*Question:*

I will state my question first, and explain it afterward. How much out of the eighty cents an hour you paid that plumber went to the men who did the work, and how much to the man who exploited the labor of the man who did the work? I ask that question because the high cost of living has been put upon the people, according to the Professor, by the acts of the trades-unions in raising the wages. The answer to my question will probably show it to be due to exploitation by the capitalist class, and not to increase of wages of the working class.

Dr. Eliot:

I have not the statistics at hand to fully answer this question. It is a perfectly fair one. In the particular cases to which I referred, the profits of the employers of the mechanics were extremely modest. The employer or boss of the plumbers, for example, got a small fraction of the day's wages of the plumber and his helper. He probably got also a small profit on the materials he furnished. In the building trades, so far as I have read, the rise in the wages of the journeymen — excluding the charges of the contractor — greatly

exceeds the rise in the cost of living. There are other trades in which wages have not kept pace with the cost of living; but in the building trades they have — with a large excess. That is illustrated in the experience not only of many persons here, but also of inhabitants of most Massachusetts cities and towns. It is the occupant or owner of the new building that pays this additional cost of construction, and transfers it to his tenant.

I must hasten to say, however, that there is another large part of the total community's work in which there has been a great increase of charges which contributes much to the cost of living; I mean the part concerned with distribution — the charges for interest on capital, storage, and delivery, made by the retail dealer over and above what he pays the producer or the jobber. There has been a great advance in the cost of delivery especially, and, therefore, in the charges for distribution. I believe that this advance in cost is considerably due to changes in the habits of consumers of all classes. I know that in Cambridge all sorts of people will go into a shop to buy meat, vegetables, fruit, or groceries, give a small order, and never think of carrying anything home; on the contrary, they expect that the articles purchased will be delivered within a few hours at their homes miles away. Orders by telephone to retail dealers make the same assumption. The milk delivery in Cambridge at this moment is shockingly wasteful; because twenty or thirty milk dealers drive all over Cambridge, each delivering milk at widely scattered houses within the city's area — a great waste of time and labor of both men and beasts.

There are, therefore, a good many explanations to be given when comparisons are made between the higher wages and the higher cost of living of the last fifteen years.

*Question:*

Who has a chance for a happier life, the limited union printer with his limited number of hours to work and his better wages, or the unorganized steel-worker with so many hours of labor that he cannot see his wife, his children, or his grandchildren either?

Dr. Eliot:

This question intimates, as I understand it, that a printer who works only eight hours a day has for that reason a better chance of having a happy life than a steel-worker who works twelve. Has not the non-union steel-worker, it asks, a poorer chance of winning happiness than the printer who works under union rules?

I should think that the eight-hour-a-day printer had a better chance of happiness than the twelve-hour-a-day steel-worker; but not alone because he works four hours a day less than the other, but because, while he works, his occupation is more interesting and less fatiguing, and offers more variety and progressive instruction. With regard to the twelve-hour steel worker, I should want to know whether by reducing his number of hours to eight he was going to win during his eight hours more intellectual interest, more variety, and more chance to excel. The printer, from my observation of the trade, has a good chance to excel, to do better each year, and to satisfy his own sense of achievement and his own reasonable ambition; but I have known union printers at eight hours a day who had the scantiest chances of winning happiness, because they worked in a wretched spirit.

Of course, nobody can be comfortable and happy in his job if it demands more muscular exertion than is good for him physically. Yet a vigorous man is seldom, very seldom, hurt by work, even by what we should call excessive work, if he is interested in it, if he sees that he is to gain from it something which appeals to him. The trouble with a great number of industries, as they are now carried on, is that the work of each day is dull, repetitive, and uninstructive, and the workman does not see that he is going to get out of his labors an advantage which appeals to him, namely, that fair proportion of the profits of the total works, which he wants and can make a good use of in his family.

I have thus indicated some of the things I should want to know before I could decide whether the eight-hour printer or

the twelve-hour steel-worker had the better chances in his pursuit of happiness. I should want to see which man put the most life, energy, and ambition into his work. Interest, zeal, and loyalty have much more to do with winning happiness through the daily work than the length of the working day. The notion that if one could only cut down or stop work one would be happy, is fit only for a lazy savage.

# THE NEW CITY OF BALTIMORE

THE HUNDREDTH ANNIVERSARY OF THE WRITING OF THE "STAR SPANGLED BANNER" AND THE TENTH ANNIVERSARY OF THE GREAT FIRE THAT CHANGED BALTIMORE FROM "THE LARGEST VILLAGE ON EARTH" TO A CITY THAT IS DOING BIG THINGS

BY

JOHN WILBER JENKINS

THE visitor to the Star Spangled Banner Centennial, which celebrated the repulse of the British at Fort McHenry and North Point and the writing of the national anthem by Francis Scott Key, found that out of the old Baltimore has grown a new city — new in spirit as well as in its buildings, streets, parks, sewers, and docks.

It was the great fire of February 7 and 8, 1904, that stirred up the ancient town. For a generation it had been going along in its slow and steady way, growing surely but gradually, but in many important respects it was far behind cities not half its size. When the flames died down Monday night after blazing fiercely since eleven o'clock Sunday morning, the citizens saw the heart of the business district in ruins, 2,200 buildings in ashes, and more than $100,000,000 worth of property destroyed. But Baltimore declined the help from New York and a dozen other financial centres so generously offered, and began the work of rebuilding with its own resources.

And it was a stupendous task that Baltimore began ten years ago. A Burnt District Commission was created and began to lay out new street lines downtown in the place of the old streets which were narrow and badly congested. Light Street, which runs from Baltimore Street along the wharves where the Chesapeake Bay steamers land, was transformed from a narrow 45-foot bed to a broad thoroughfare 125 feet wide. Pratt Street was widened from 66 to 120 feet, relieving the congestion caused by the thousands of teams and cars that handle the traffic to wharves from which steamers sail for Boston, Savannah, Jacksonville, and the West Indies. What had been a mere gorge in front of the classic Court House was broadened into a plaza. South Charles Street, Hanover, Hopkins Place, Calvert, Commerce, and Lombard Streets and West Falls Avenue were all widened. Old Marsh Market Place was turned into a large plaza, and immense wholesale and retail markets for the handling of oysters, fish, fruit, and produce were built, stretching in a long line almost from Baltimore Street to the water front. On the new and wider streets grew new and better buildings. The fire that seemed the most terrible of calamities proved a blessing in disguise, for it forced the creation of an entirely new district, and the downtown section of Baltimore has to-day more new buildings than are in a similar area in any other city in the United States except San Francisco.

But it did more than that. It compelled merchants in other sections to modernize their stores and warehouses to keep pace with those in the "Burnt District," and this has resulted in improvement all over the city. With its new busi-

ness centre, Baltimore became ashamed of its open sewers and cobblestone pavements, of its old docks and wharves and narrow streets, and while it was rebuilding its business district it set about to make other large improvements.

### CITY-OWNED PIERS

The long stretch of docks and wharves were owned by railroad or steamship corporations which had the power to levy toll on commerce or shut out new steamship lines. The city decided to spend $6,000,000 in acquiring sections of the waterfront and beginning a system of municipally owned piers. The first modern piers constructed of steel and concrete proved so successful that $5,000,000 more were voted to be spent in terminals, and now the city owns 17 per cent. of the dock space in the port and is looking forward to the day when it will have a $50,000,000 system of docks and wharves owned and controlled by the city itself though leased to various steamship and railroad lines. The big recreation pier at the foot of Broadway, just completed and opened last July, combines facilities for steamers and smaller boats with immense floors for dancing and playgrounds, all free to the public. It is in the midst of a congested district, and sometimes as many as 20,000 persons take advantage of it in a single day and night. The latest report of the United States Army Engineers to Congress shows that Baltimore now has 152 docks and wharves, 18 miles of available waterfront in the city and an almost unlimited amount farther down toward the Bay, has 34 regular steamship lines and 1,300 craft engaged in the coastwise and Chesapeake Bay trade.

Preparing for the Panama Canal trade — and Baltimore claims that with lower railroad rates than any other Eastern city and three great trunk lines it is the port through which the traffic of the Middle West will naturally flow to the Canal — large docks and terminals are being erected on both sides of the harbor that will accommodate big ocean liners. The Canton Company is completing the first of a series of concrete piers and warehouses, is building factories and warehouses for various new industries, and is creating an industrial and commercial city that will eventually stretch from the old Lazaretto lighthouse to River View. Mr. Colin McLean and the McLean Construction Company are preparing to build a series of big wharves on the other side of the harbor near the Locust Point docks, where the North German Lloyd steamers from Bremen now land. The North German Lloyd has on the ways several large steamers which will soon be completed and put into service between Baltimore and German ports.

### A CHANNEL FOR THE BIGGEST SHIPS

But there is a feeling that this is not sufficient, and that more must be done to provide for the Panama trade. The United States Government not long ago completed the years of dredging that give Baltimore a channel 35 feet deep at low tide and 600 feet wide. But either the city or waterfront owners must dredge to a depth of 35 feet from the main channel to the piers before the steamers now building can reach their wharves. This will be done within the next year, the Canton Company having already begun the work for its new pier.

There was no street worth the name running parallel with the long line of docks from Light Street to Locust Point, where the steamers from Europe land their passengers and cargoes. So the city has cut a street 160 feet wide from Light Street to Locust Point, curving along this stretch of harbor, and has named it "Key Highway," for it will eventually be extended to Fort McHenry, from which floated the Star Spangled Banner that inspired Francis Scott Key to write his immortal song. The War Department has just turned Fort McHenry over to the city for preservation and use as a public park, and at the edge of the Fort work is beginning on the new Immigration Station that will cost $550,000 and provide for thousands of immigrants that land here.

Baltimore was a century behind modern cities in sanitation. Though the better class residences and business houses were provided for by privately owned systems, there were 70,000 earth closets and hundreds of miles of open sewers

menacing health. Typhoid fever destroyed its hundreds. After the fire the long-postponed resolve to build a real sewerage system was put into effect. A loan of $10,000,000 was voted and a commission created, which selected Mr. Calvin W. Hendrick as chief engineer, and within two years after the fire active work was begun. As Mr. Hendrick told a convention of engineers the task was to "do a hundred years of work in seven years."

### $30,000,000 FOR NEW SEWERS

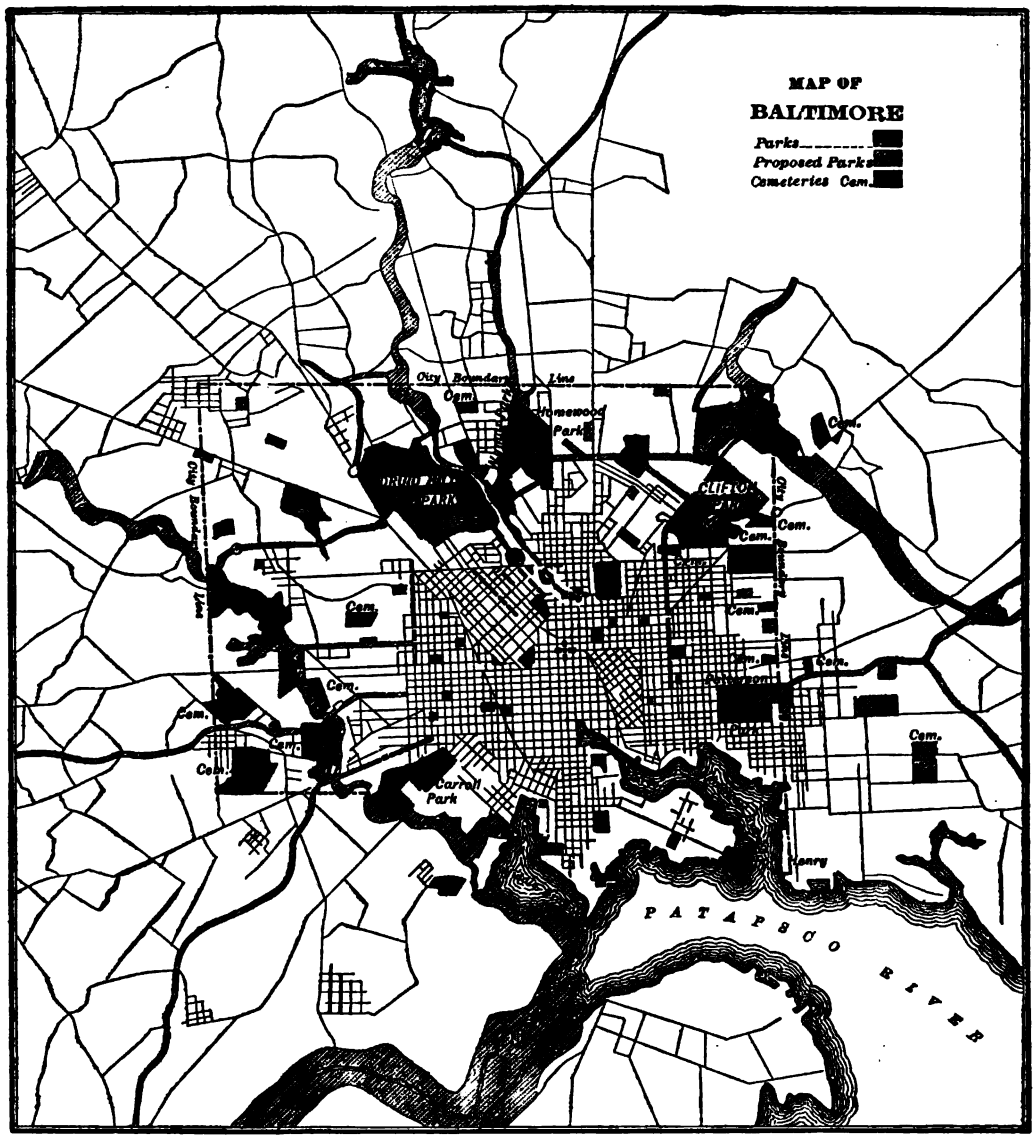
Seven hundred miles of pipes had to be laid under buildings and streets. At times the rate of construction has been 140 miles a year. The first loan of $10,000,000 was not sufficient to bring it half way toward completion. Another loan of $10,000,000 followed; then $3,000,000 more to provide for the new residential sections. The complete system for city and suburbs will probably cost as much as $30,000,000. But it has been built to accommodate a million residents. The immense outfall sewer, five and one half miles long, is so large that on their tour of inspection the governor, mayor, and party rode through it in automobiles, the 20-foot breadth, 12 feet at the base, giving plenty of room for the motor-cars. The disposal plant at Back River covers forty acres.

At the time of the fire Baltimore had more cobblestones and rough pavement than any other American city. Chairman R. Keith Compton, of the Paving Commission, found 5,000,000 square yards of cobblestones, "enough," as he remarked, "to make an 18-foot road nearly five hundred miles long." There were many miles of Belgian blocks and nondescript rough stone pavements, and streets that were hardly paved at all. So when the sewerage system was well under way, Baltimore started work on "the biggest paving job on earth." The city is now laying smooth paving at the rate of ten miles a month, and the pavers are at work on twenty streets at the same time. In the business section, where street cars and trucks crowd in an almost continuous line, the paving has been done by the block without interrupting traffic. Asphalt is used, for the most part, though stone is necessary on heavy teaming streets. In the suburbs, miles of bitulithic pavement have been laid. The cost runs far into the millions, but the people pay the bill gladly, as they can see the results at every step. The county and suburbs have followed the city's example, and even such ancient thoroughfares as the old York Road have had their mudholes replaced with a surface as smooth as a floor. And the state is constructing an extensive system that will soon place Maryland near the top among the "good roads" states.

One of the most remarkable pieces of engineering accomplished in recent years has been the transformation of Jones Falls, which had degenerated into an open sewer, running from the north clear through the city down to the waterfront, into a splendid concrete street. That stream, with its frequent floods, had caused so much damage that a generation ago $2,000,000 was spent in confining it with stone retaining walls, which still did not prevent occasional overflows.

### A BOULEVARD MADE FROM A SEWER

The "Falls" was an offense to eyes and nostrils and a constant menace. Engineer Hendrick found it one of the most trying problems he had to deal with. He devised a plan to force the stream into a huge concrete pipe, lay another pipe as a storm-water sewer, and others to care for ordinary sewage. Over this has been laid a concrete bed which is covered with paving. Thus the stream has been converted into a modern highway, giving a new boulevard from Union Station down to Baltimore Street, the "Fallsway." To lift the street from Jones Falls Valley to the level of Mount Royal Avenue it was necessary to construct a huge viaduct which gives an easy ascent. The drainage tunnel, seventy-one feet below the surface of Guilford Avenue, is so large that on June 4th the entire American Society of Civil Engineers was entertained at a banquet in the 29-foot tube. The last section of the Fallsway is just being completed. The entire cost of the improvement is not much more than the $2,000,000 that was spent on the old retaining walls.




A CITY SURROUNDED BY PARKS

WHEN THE EXTENSIONS THAT ARE NOW UNDER WAY TO COMPLETE THE ALREADY REMARKABLE SYSTEM OF PARKS OF BALTIMORE ARE FINISHED THAT PHRASE WILL BE LITERALLY ACCURATE

At the time the fire occurred, Mr. Frederick Law Olmsted and his staff had just completed the survey and report which they made to the Municipal Art Society and in which they outlined a plan to develop a vast park system, linking the existing parks by boulevards, and to acquire the most beautiful tracts and streams in the suburbs. Away back in 1859, when the first horse-car lines were started, astute aldermen required them to contribute 20 per cent. of their receipts to maintain the parks, then just being created. This percentage was found too high, but it was not reduced until 1874, when it was placed at 12 per cent. When the various electric lines were merged into the United Railways, which owns all city and suburban lines, the tax was fixed for the older lines at 9 per cent. and for the less profitable suburban lines as low as 2 to 3 per cent. This tax yields a

constantly increasing revenue, which can be applied only to parks and boulevards.

Major Richard M. Venable, president of the Park Board, a leading lawyer, a man of vision, began at once to put the Olmsted plan into effect. Gwynns Falls, which presents a wonderful combination of high hills and limpid water, had been acquired and was converted into five miles of as beautiful a natural park as any city possesses. Wyman Park, on Charles Street, just in front of the new Johns Hopkins campus, and numerous other beauty spots were included in the system. Charles Street in that section was converted into the Parkway, a broad boulevard with double drives. All around and beyond it is growing up one of the finest residential sections in the country.

On the hills beyond Wyman Park are rising the new buildings of Johns Hopkins University. From the Hopkins University and Wyman Park a boulevard stretches to the east, running through the new Venable Park to Montebello. There will be a driveway to Clifton Park; and, a few blocks below, the boulevarded Broadway gives an attractive drive to the large Patterson Park in the southern section. To the west the boulevard runs to Druid Hill Park and from that point will be carried through the Mount Alto and Forest Park section to Gwynns Falls Park, which runs far into the southwest. So this dream of Venable and Olmsted of a chain of parks and boulevards around the entire city is becoming a reality. And it has cost the taxpayers hardly anything, being paid for by the tax on the street car system that benefits from it.

When Rev. Dr. Thomas M. Beadenkoff in 1893 erected his first little "shack" with a fund of only $500 back of it, he little dreamed that it would develop into an extensive system of public baths. Baltimore now has five indoor cleansing baths, with 200 cabins, which accommodate 500,000 persons a year; five large swimming pools in parks and on the river front to which many thousands resort in summer; and a system of portable baths which originated here, small houses which are carried from one street corner to another in the crowded sections and afford hot and cold shower baths for 75,000 persons every year. With the recent addition of four acres, the pool in Patterson Park is probably the largest enclosed swimming pool in the world. Mr. Henry Walters has erected and endowed a series of public baths. In addition there are a number of "wash houses," where women who have no servants bring their laundry and wash their clothes.

### A CITY WITH FEW SLUMS

With all its improvements Baltimore has maintained perhaps its chief, if its least spectacular, virtue. It is still essentially a city of homes, for those who dwell in apartments form a very small percentage of the population, and tenements are few. There are hundreds of blocks of little one-family houses in Baltimore. These "two-story houses," as they are called, though they make many streets long stretches of monotony, provide decent and comfortable homes for wage earners. For $15 or $20 a month a man can have his own house, of six or eight rooms, with bath, and often with stationary wash tubs, cemented cellars, and conveniences that in other cities the poor cannot hope for. He can buy that house on partial payments by adding $5 a month to his rent money. In some sections, like Highlandtown and Canton, rents are as low as $10 a month. He can take his basket and go to Lexington or one of the other big markets and get his meats, vegetables, fruits, and entire food supply for less than in almost any other city, for here at the head of the Chesapeake is the heart of the trucking and canning section. All kinds of vegetables, fruits, oysters, fish, and crabs are abundant, and the menu is varied. These two-story houses are built steadily at the rate of two thousand a year, and perhaps half as many more go up in the outlying districts. Tenements cannot compete with them — in price plus desirability.

Many people went to Baltimore to celebrate the one hundredth anniversary of the writing of the national song; the glory of this they all felt. What they saw was the remarkable work that marks the tenth anniversary of the great fire that awakened Baltimore.

# FLESH THAT IS IMMORTAL

**DR. ALEXIS CARREL'S EXPERIMENTS WITH TISSUE OF A CHICKEN, BY WHICH HE HAS DEMONSTRATED THAT THE CELLS WHICH COMPOSE THE BODY "GROW OLD" AND "DIE" FROM A POISON WHICH THEY THEMSELVES GENERATE, AND THAT SUCH CELLS CAN BE KEPT ALIVE FOREVER —WHAT THIS DISCOVERY MAY MEAN TO HUMAN BEINGS**

BY

JAMES MIDDLETON

THE proposed celebration in Paris of the birthday of Mr. Elie Metchnikoff, the most famous of the pupils of Pasteur, comes at an opportune moment. Probably no medical scientist since Pasteur himself has impressed so strongly the popular mind. This is because, in recent years, Professor Metchnikoff has given his entire attention to the scientific problem which has the greatest human appeal. What is the cause of old age? Why should the human body and human spirit not remain eternally young? Why should we ever die? Is death inevitable, something inherent in the body structure, or is it merely an avoidable accident? Is an elixir of youth merely a dream of romancers and poets or something which cold-blooded science itself may some day make a reality? That one of the greatest scientists of the time should discuss questions of this kind is certainly a remarkable fact; a more startling fact is that recent developments in scientific laboratories should support some of Metchnikoff's most daring ideas.

Thus, simultaneously with the announced intention to render scientific homage to Metchnikoff's career, the Rockefeller Institute has published a short paper by Alexis Carrel, which sheds light upon one of his fundamental theories. The casual reader would probably make little of Dr. Carrel's paper. It is only about one page and a half long. It discusses so apparently uninteresting a subject as the growth, outside the body, of minute specimens of chicken tissue. These two pages, however, when clearly understood, have the greatest interest both for medicine and philosophy. They have immediate bearing upon the question that has troubled the human mind since man began to think at all — the cause and inevitability of death. In his latest work, "The Prolongation of Life," Metchnikoff had plainly raised this question: Is there anything, in the minute structure of the body itself, that makes death inevitable? Dr. Carrel's latest experiments seem to answer this question conclusively: No, there is not. Moreover, in this same book Metchnikoff advanced a theory which might possibly explain the grisly phenomenon of extinction. "This is a mere hypothesis," he said, "which future investigations may disprove." Dr. Carrel's experiments seem to indicate rather clearly that Metchnikoff's explanation has real scientific foundation.

In discussing this matter, one must first clear his mind of what is commonly understood by death. Death, in the sense in which both Metchnikoff and Carrel use the word, is extremely rare. Science divides deaths into two great classes: those which are "accidental" and those which are "natural." Nearly all human beings die accidentally; their deaths, that is, are essentially violent; we do not really die, we are killed. And, in order to die a violent death, we need not be struck by lightning or be stabbed or shot. The baby who perishes from measles, the man or woman who falls a victim to pneumonia or cancer, die accidental deaths. All deaths from diseases fall into this class. All such deaths, that is, are preventable, theoretically at

least. They are the consequences of attacks that are made upon the human organism by outside forces; they are not necessarily inherent in the organism itself. Succumbing to an onslaught of an express train going sixty miles an hour and to an onslaught of the invading microbes of tetanus or tuberculosis represent takings off of virtually the same character. They are cases of "accidental" death. Practically all deaths that fall under an everyday observation belong to this class. Our struggles are apparently nearly all with external enemies — the most numerous and persistent being micro-organisms.

### WHAT CAUSES DEATH?

Supposing, however, that we live the allotted span and still escape disease. There seems no possibility that we shall escape death. Certain degenerations even then set in as we get older; the hair whitens, the skin shrivels up, the muscular system loses its agility, the bones become brittle, the blood courses less actively through the veins. So far as the experts can tell, we have no specific disease; the common explanation is that we are getting old. Finally, after a period of senility, the heart stops beating and we die — usually quietly and painlessly. Still there are no signs of disease, or "accidental" death; again the popular diagnosis is "death from old age." This gradual loosening of the grip, this slow disintegration of vital forces, is what the scientists call "natural death." It is actually death itself, as the other forms, being entirely escapable and fortuitous, can hardly be regarded as such. This natural death is extremely rare; there are those who maintain that it never takes place, that all deaths are caused by disease and are therefore accidental. The most reputable expert opinion, however, is that now and then there is a death that can be described as "natural."

Here, then, the extinguishing dart comes from within, not from without; irrespective of the daily enemies in whose presence we constantly move, there is something within ourselves that necessarily dooms us to destruction. What, then, is this mysterious force? The theologian and philosopher find little difficulty in the problem. Death is necessarily the complement of life; there is the death principle, just as there is the life principle. Birth, maturity, decay, and extinction merely represent the orderly cycle of existence; it is as fixed as the revolution of the planets or the course of the seasons. But the scientist, especially the materialistic scientist, accepts no such explanation. Death to him is not merely a phrase, an abstraction, a "principle"; it is a physical fact. Being a physical fact, it must have a physical explanation. Physical degeneration and decay do not take place of themselves; there is some cause, which must be as palpable as the microbe that produces contagious disease.

Metchnikoff in particular has speculated much upon this cause. In a large majority of cases he believes that senility is the effect of poisons that are manufactured in the large intestine from the waste products of food. He advocates counteracting their effect by drinking certain kinds of sour milk; the reason being that this sour milk contains, in enormous numbers, certain bacilli that can destroy the poisons so accumulated. The popular mind mainly associates Metchnikoff's name with this ingenious and picturesque idea. This explanation of senility and death clearly changes the situation again and makes it "accidental"; the body so afflicted with intestinal poisons, that is, must be in a state of disease.

### "NATURAL" DEATH A SELF-POISONING

However, Metchnikoff believes that death — and this is the important point in the present discussion — takes place in other ways, that it is occasionally "natural." His theory, to which I have referred at the beginning of this article, is that the cells of which the body is composed, irrespective of any other influence, manufacture certain poisonous products that ultimately destroy them. The cells are constantly breaking down and constantly being replaced; in this process certain toxins, or poisons, are produced which are antagonistic to life. "Natural death," in other words, is a kind of unconscious suicide. This explanation,

which, as already said, the great Russian advanced merely as a theory, seemingly disposes of death as something inevitable. If, in some way, the human frame could rid itself of these poisons, there would clearly be no such thing as death. If we could escape violent accidents and insidious disease, there would apparently be no reason why we should not live forever. The elixir of life would be the agent that could free the cells from the poisons which they are constantly producing.

### DR. CARREL'S ASTOUNDING DISCOVERY

About three years ago Dr. Alexis Carrel, the young French investigator of the Rockefeller Institute, began work upon the experiments that were destined to shed much light upon this question. From time to time a good deal has found its way into popular print about these studies. As a result of his latest communication, however, we can make positive statements concerning a matter that has hitherto been undecided. Dr. Carrel has found his material in small specimens of chicken tissue. The thing that greatly impressed the popular imagination was that he could make this tissue grow outside the body. By keeping it in an incubator at body temperature and by supplying it with food — certain parts of chicken blood — this chicken tissue grew quite as vigorously as when it formed a part of the living animal. A segment of chicken heart behaved in sensational fashion; when placed upon the microscopic slide it began to pulsate rhythmically like the heart itself; one piece kept beating uninterruptedly for 104 days. Cells growing outside of the body, Dr. Carrel soon observed, behaved just about the same as the cells within. For example, the younger the animal, the more rapidly its tissues grow; Dr. Carrel found that this was likewise true of his specimens. Cells taken from an embryonic chick multiplied with the utmost rapidity; bone tissue taken from a superannuated dog grew sluggishly. More interesting still, these cells under the microscope developed in a regular life cycle, just like that of the body from which they were taken. They had their period of babyhood, of youth, of maturity, of decay and death. At first they grew with fairly tropical luxuriance, like the body of a baby. They soon reached a splendid maturity and remained there for some time. Presently they manifested signs of weariness and satiety; they had reached the top of life and were gradually descending the other side. After the usual period of old age, life flickered out; they were dead. As a result of the experiment there remained only a heap of cellular corpses.

What mainly interested Dr. Carrel was the eternal question: What had caused this final dissolution? Medical science, up to that time, could offer only two explanations: either starvation, or a disease — that is, microbic infection. But Dr. Carrel had supplied his tissues an abundance of food and had completely protected them from germs. No, the fact remained that the death had been "natural" — the cells, like the nonagenarian human being, had died of "old age." Something had happened from within that had snuffed out the candle.

### LITERALLY CLEANSING TISSUES OF DEATH

As a result of these experiments Dr. Carrel had an opportunity which no other investigator had ever had; that was, to study the mechanism of life and death. The animal body is composed of an infinity of cells; these cells are the seat of life, of disease, and of death. If we wish to discover what happens to the body when it dies, therefore, we need merely to know what happens to the individual cell. The human mind had never been able to investigate this, because it could never watch the cell at work. Now this is precisely what Dr. Carrel was able to do. He could take this living tissue in his hand, so to speak, and see precisely how it was behaving. In all likelihood he could interfere with its processes; enliven it, make it grow faster, perhaps also arrest its decay. This latter point chiefly interested him. Suppose, for example, that Metchnikoff's theory was well based; that certain self-developed poisonous products explained senility and death. Was it not likely that by "treating" the cells with certain cleansing materials they

might be freed from these disintegrating substances? Dr. Carrel found his elixir of life in a commonplace laboratory substance known as Ringer's solution. He took his experimental cells, when they were clearly approaching death, "washed" them in this liquid, and then placed them in a new and fresh medium. These changes produced the most amazing results. They apparently restored to the cells the vitality of youth. For, feebly flickering with life as they had been before, they now started growing with all the luxuriance of babyhood. And once more they repeated the life cycle. They attained a lusty youth, reached a full maturity, then again became senile — marked with death. Just before they expired, however, Dr. Carrel again dipped them in Ringer's solution and placed them in a fresh medium. Once more all signs of age disappeared; the cells became young again and enacted precisely the same cycle. For the last three years Dr. Carrel has been repeating this process. As soon as old age appears, he gives his tissue a bath and rejuvenates it. He finds that there is no limit to the times that he can do this. Thus far his specimen has performed the life cycle and prepared to expire 358 times; Dr. Carrel has snatched it from the jaws of death and restored its youth just the same number of times.

### THE FIRST IMMORTAL TISSUES

As a result, he is now able to make a confident announcement: So far as these individual cells are concerned, he has destroyed the great destroyer. Death for them simply does not exist. So long as they are submitted to this simple treatment, these specimens of animal tissue will live forever. For the first time since scientists began investigating nature's secrets, immortality is an established fact. "This piece of chick," says Dr. Carrel, "is no longer subject to the influence of time. If we exclude accidents, connective tissue cells may grow indefinitely." Nor is there any great mystery in what has happened. The "baths" that he has given the cells have destroyed something that would have killed them. Metchnikoff was right: "natural death" in animals is caused by certain poisons which the cells secrete themselves. Seldom in the history of medicine has a brilliant scientific generalization been so quickly substantiated by an equally brilliant investigation.

### DEATH PERHAPS NOT INEVITABLE

The experiment has implications that should greatly interest philosophers, difficult as their practical application may be. Modern science has proved that "accidental death" is not a necessity of nature. Deaths from disease are all preventable. It is only ignorance and carelessness on the part of the individual and of Society that make them possible. But the Carrel experiments raise the more vital question: Is there anything inevitable about "natural death?" In one sense clearly there is not. There is no "death principle"; nothing about the human organism that inherently spells decay and ruin. So far as the structure and composition of the cells that make up our body are concerned there is no reason why the body should not remain eternally young. The poisons that it generates ultimately destroy it. If we could do for the body as a whole what Dr. Carrel has done for his experimental tissue — introduce certain solutions that would destroy the poisonous products — there is no reason why, barring accidents, we should not live forever. Under these circumstances, only a pistol shot or an attack of appendicitis could remove us. It is hardly necessary to add that there is no immediate prospect that Dr. Carrel or Mr. Metchnikoff will be able to solve this problem. These experiments, however, have at least pretty clearly demonstrated the cause of natural decay.

# THE ROYAL RELATIVES OF EUROPE

HOW THE CONTINENT IS RULED CHIEFLY BY GERMANIC KINGS AS A CONSEQUENCE OF ENDLESS INTERMARRIAGES — A MAZE OF COUSINS THAT DIVIDES ROUGHLY INTO ONE GREAT SOUTHERN GROUP AND ONE GREAT NORTHERN GROUP — THE RISE OF PETTY PRINCES TO KINGLY AND IMPERIAL RANK

BY

GEORGE H. MERRITT

EUROPE at war can almost be likened to a huge family quarrel. The royal houses, especially the countries which are most vitally concerned by the war, are practically all of the same Germanic stock, and almost of one blood. There have been so many intermarriages between these houses that German blood dominates every European throne with the exception of the two small kingdoms of Servia and Montenegro.

There are several great family groups in which the custom of intermarriage is continuously carried on from generation to generation but is very seldom extended to the families of other groups. Sometimes, as in the case of the House of Hapsburg and the royal House of Hohenzollern of Prussia, a direct matrimonial alliance almost never occurs; there has not been a marriage between these two houses within the last two hundred years. In the south of Europe the Houses of Hapsburg, Savoy, Bavaria, Saxony, and Bourbon seem to form one combination of these family groups, while in the north the principal combination is made up of the Houses of Hohenzollern-Prussia, Great Britain, Denmark, Russia, and the Saxon duchies.

Most of the houses within the groups are made up of several branches, one reigning line and cadet [younger son] lines, and, of course, marriages between these different branches are of much more frequent occurrence than between separate houses. As it is common custom for first cousins to marry, and even uncles with nieces, the entire marriage system becomes most intricate and complex. Almost every one in a family, consisting of several branches, is, through marriage, very closely connected to every other member of the family, and therefore it often becomes difficult to determine just who are the first cousins and who the second cousins, etc.

All the reigning princes of northern Europe are closely related in this way. Emperor William of Germany, in making war on Great Britain and Russia, is likewise at war with his cousins. King George V of Great Britain and Czar Nicholas II of Russia are first cousins through their mothers, who were daughters of the King Christian IX of Denmark. Every one who has seen the pictures of these two rulers has undoubtedly noticed their family resemblance. William II of Germany is the first cousin of George V, as his mother, Victoria, was the sister of George's father, Edward VII of Great Britain. Moreover, Nicholas married another first cousin of both George and William, the Czarina's mother being another sister of King Edward VII. Finally George, William, and Nicholas are, through their fathers, great-grandsons of Charles, Duke of Mecklenburg-Strelitz, who died in 1752; and William and Nicholas are descended from King Frederick William III of Prussia. Other cousins of King George and Czar Nicholas, also grandsons of Christian IX of Denmark, are Christian X of Denmark, Constantine I of Greece, and Ernst August, Duke of Brunswick, who is also the son-in-law of Emperor William II.

There are in all more than forty sovereign houses of Europe, but all do not reign over independent lands or principalities. Although many of these houses possess only the title of sovereignty and the right of royal privileges, they are equal in rank to all reigning houses, and their members intermarry freely without loss of title or

rank. This is a limited class, however, for below these in rank are other houses designated as "mediatised" houses, and ranked below these in turn are the non-royal houses. It is usual that if a member of a sovereign house, ranked as a royal prince, marries into a house of lower or non-royal rank, his children, in Germany and Austria, cannot succeed to his titles, but become of lower rank. Some of these non-royal titles have been bestowed to give a recognized rank to the morganatic [non-royal] wives and children of royal princes. Such, for example, are the princes of Battenberg, or the title of Duchess of Hohenberg, bestowed upon the consort of Archduke Franz Ferdinand, heir to the Austrian throne, who with his wife was recently assassinated.

Of these sovereign houses of the first rank, many have arisen from cadet lines of older houses, where princes of cadet lines have either fallen heir by marriage or have been elected to fill the thrones of principalities. Most notable among these houses which have been elected to fill the thrones of different countries are the royal houses of Greece, Belgium, and Norway. Most notable among the houses which have fallen heir to thrones through marriages are the royal houses of Russia and Great Britain.

The history of the growth of these families from cadet rank to their present importance is full of interest. The most notable development of such a cadet line to royal power is that of the House of Saxe-Coburg-Gotha. To-day princes of this house are reigning in Great Britain, Belgium, and Bulgaria, and also held the throne of Portugal until that country became a republic. Princes of the House of Oldenburg to-day reign in Denmark, Greece, Norway, and Russia. The House of Bourbon, at one time mighty in the extent of its cadet lines, ruled in France, Spain, Naples, and Parma. The princes of Hohenzollern to-day reign in Prussia and Roumania.

THE HOUSE OF HOHENZOLLERN — PRUSSIA: The growth of the House of Hohenzollern, from its early holdings as Counts of Zollern to its present dominance of the whole German Empire, has been due to the foresight and bravery of its warlike princes. According to the law of primogeniture everywhere in force in Europe, all the landed estates and titles descend to the eldest son. Since there seems to be no reason for building new cadet lines, as there are no titles to succeed to, few of the younger sons of the royal families build up cadet lines of their own. When they do the line is not long-lived. Many of the younger sons follow a soldier's life, and many never marry. Usually only the first two sons marry early.

In Prussia, the eldest son is known as the Crown Prince; all other males of the family become Princes of Prussia. Emperor William has six sons, four of whom are married. This generation is tending toward the northward for their matrimonial alliances. There seems to be a tendency to solidify all parts of the German Empire by bringing all parts of other princely possessions into closer contact with the royal family. The marriage between the Emperor's daughter, Victoria Louise, and the young prince of Cumberland, now the Duke of Brunswick, was also probably made with this end in view.

By the marriage of his sisters, William II is the brother-in-law of the hereditary Prince of Saxe-Meiningen, of Adolph, Prince of Schaumburg-Lippe, Frederick Charles, Prince of Hesse, and of King Constantine I of Greece. He is a nephew of the Grand Duchess of Baden, and counts among his other Prussian cousins the Duchess of Connaught of Great Britain.

THE HOUSE OF HAPSBURG — LORRAINE: This is an immense family reigning in Austria-Hungary. There are besides the imperial line at least three others, large and flourishing. This family, belonging to the great family group of southern Europe, is allied mainly with the houses of Bourbon-Sicilies, Bavaria, Bourbon-Parma, Spain, Savoy-Italy, Belgium, and Saxony. The family takes it names from its earlier possessions, the Duchy of Lorraine, which it gave up when the first of its princes, Francis-Stephen of Lorraine, married the Austrian heiress of Hapsburg, Maria Theresa, and succeeded to the empire.

The *Emperor Francis Joseph* is eighty-four years old and has reigned since he was

eighteen. His wife, the Empress Elizabeth, a Duchess of Bavaria, was assassinated in 1898 at Geneva by an Italian anarchist. In 1889 his only son, the Crown Prince Rudolph, shot himself in a hunting lodge. In 1867 he mourned the death of his favorite brother, who was known as Maximilian, the short-lived Emperor of Mexico. In June, his successor, Franz Ferdinand, and his wife were shot to death by an assassin at Sarajevo.

His grand-nephew, the Archduke Charles Francis Joseph, is next in line of succession. He is twenty-seven years of age, the son of the Archduke Otto and Marie Josephine, sister of the King of Saxony. He is married to Zita, Princess of Parma.

One of the Archduchesses of Austria-Teschen is the Queen-Mother of Spain. Her family is extremely wealthy, and her brother, the Archduke Frederick, now the main support of the aged emperor, is accounted as one of the richest princes in the world.

*Alfonso XIII, King of Spain,* is the only ruling connection of Emperor Francis Joseph, with the exception of King Frederick August III of Saxony, who married an Austrian Archduchess. The King of Spain inherits the famous "Hapsburg lip" which is seen in so many of the male members and descendants of this family — a heavy, overhung, pendent lip.

THE SAXON HOUSES: The Saxon Royal House has given more kings and important princes to Europe throughout its history, and to-day is better represented by descendant sovereign families, than any other royal line. After many early vicissitudes it divided definitely in 1640 into two branches, Saxe-Weimar and Saxe-Gotha. Saxe-Gotha again divided in 1672 into four main sub-branches, Saxe-Gotha-Altenburg, Saxe-Meiningen, Saxe-Hildburghausen, and Saxe-Coburg-Saalfeld.

THE FAMILY OF SAXE-COBURG-GOTHA: From the least important this family has come to be the greatest and largest of the Houses of Saxony and has already given birth to four lines of kings:

1. Prince Leopold in 1816 was married to Charlotte, only child of King George IV of Great Britain and heir to the British throne. But Princess Charlotte and her baby both died in 1817. Later, probably because of his importance through this marriage and because of his well-known popularity, the Belgian people, when they became an independent nation in 1831, offered him that throne; he accepted and became the first King of Belgium as Leopold I, and the founder of the present line of kings of Belgium. The present *King Albert of Belgium* is his grandson.

2. In 1818 Leopold's sister, Victoria, was married to Prince Edward of Great Britain. The only child of this marriage was Queen Victoria, who succeeded to the English throne in 1837. Prince Albert of Saxe-Coburg-Gotha became the husband of the Queen in 1840, the Prince Consort of Great Britain, and the founder of the new German dynasty in England.

3. Of the children of Prince Ferdinand of Saxe-Coburg-Gotha, the eldest of his three sons became by his marriage to Maria II, Queen of Portugal, titular King of that country as Ferdinand II, and so founded the Saxe-Coburg dynasty of Portugal.

*Manuel II, ex-King of Portugal,* through his grandmother, Princess Maria-Pia of Savoy, is related to the royal family in Italy, as she was a sister of King Humbert I of Italy and also of Amadeus of Aosta, who was King of Spain from 1870 to 1873. Through his wife, he is the son-in-law of William, the present royal prince of Hohenzollern, and a nephew of Ferdinand, Crown Prince of Roumania.

4. The youngest son died childless and the second son, August, became the founder of the German branch of this family. August married a Princess of Orleans in 1843, and of this marriage there were four children, three of whom are now living. The youngest son was elected Hereditary Prince of Bulgaria in 1887 and became its Czar (*Czar Ferdinand I of Bulgaria*) in 1908; he founds a new reigning dynasty, of the Saxe-Coburg-Gothian family.

THE ROYAL FAMILY OF GREAT BRITAIN: Although the Saxe-Coburg-Gotha dynasty was founded in Great Britain by the marriage of Prince Albert to Queen Victoria of the House of Brunswick-Lüneburg, the royal dynasty really began with the accession of Queen Victoria's oldest son to the throne as King Edward VII. King

Edward had three brothers and five sisters, and two of the brothers, as has already been related, fell heir in turn to the Duchy of Saxe-Coburg-Gotha. The other brother is Prince Arthur, the Duke of Connaught, and now Governor-General of Canada. The oldest sister, Victoria, was the wife of Emperor Frederick of Germany, and the second sister was the Grand Duchess of Hesse; both are now deceased. The other sisters are still living; Helen is the wife of Prince Christian of Schleswig-Holstein, Louise is the widow of the recently deceased John Campbell, Duke of Argyll, and Beatrice is the widow of Prince Henry of Battenberg. With an already wide relationship through these marriages, and those of his brothers, Alfred, Arthur, and Leopold, King Edward further augmented the royal alliances through his marriage with Princess Alexandra of Denmark, and left to his successor, King George V, relationships with all the principal royal families of Northern Europe.

*King George V of Great Britain* was born in 1865 and was the only surviving son when his father became King. He has three sisters — Louise, the widow of Alexander Duff, Duke of Fife, who died in 1912, Victoria, who is unmarried, and *Maude, the Queen of Norway*. As a younger son, he was destined for the Navy, but suddenly came into prominence by the death of his elder brother in 1892, Prince Albert, Duke of Clarence. In 1893 Princess Mary of Teck, who was to have married Prince Albert, was married to Prince George, and they have one daughter, Princess Mary, and five sons — Edward, Prince of Wales, and Princes Albert, Henry, George, and John. Queen Mary is the daughter of Francis, late Duke of Teck, and Princess Mary-Adelaide of Cambridge, the first cousin of Queen Victoria. Francis was a son of the morganatic marriage of Duke Alexander of Württemburg with Claudia, Countess of Rhedey, a daughter of a very old Hungarian House, and therefore the children of King George V have new blood in them, brought in from the noble families of Germany, Austria, and Hungary.

THE ROYAL FAMILIES OF THE HOUSE OF HOLSTEIN-OLDENBURG. The kings of Denmark, Greece, and Norway, and the Emperor of Russia are all descended in direct line from the early German kings of Denmark and Norway.

THE ROYAL FAMILY OF DENMARK: King Christian IX (1818-1906) and Queen Louise had three sons and three daughters who all became famous. The eldest son succeeded his father as King Frederick VIII, and his eldest son in turn succeeded him as *King Christian X of Denmark*. The eldest daughter became the wife of Edward, Prince of Wales, and is now the Queen-Mother of Great Britain. The second son, Prince William, was elected as King of Greece, and began his reign there in 1863, as King George I. His eldest son, Constantine, now reigns as *King Constantine I of Greece*. Constantine is married to Sophia, a sister of the Emperor of Germany. The second daughter of King Christian was the wife of the Czar Alexander III of Russia, and is, therefore, the Queen-Mother of that nation. The second son of Frederick VIII is Prince Charles, who was elected *King of Norway*, as *Haakon VII*.

THE RUSSIAN ROYAL FAMILY: There has not been a Slavic Emperor in Russia since the bloody days of strife and intrigue following the death of Peter the Great. The male line of the House of Romanoff having died out, several Empresses with their consorts fought for supremacy in Russia, and there were several which held the throne for a short time. Finally Peter, who was the son of Charles Frederick, Duke of Holstein-Gottorp, and of Anne, daughter of Peter the Great and Catherine I, got possession of the throne. But only a short while did he reign; his wife, Sophia Augusta, Princess of Anhalt-Zerbst, a woman of strong mind and steel determination, became jealous of Peter's power, and, putting him out of the way, seized the government herself. As Catherine II, she was a great ruler and governed the Russians with an iron hand. Her death brought her son by Peter to the throne, and in the Czar, Paul, the new dynasty of Holstein-Oldenburg-Romanoff was founded. The present *Czar Nicholas II of Russia*, great-great-grandson of Czar Paul, thus belongs to a wholly Germanic family.

The Czar's mother is the Princess Dagmar of Denmark, and he is, therefore,

widely related through the Danish connections as well as his own. In the Russian royal family there are living twenty-four grand dukes and princes, five of them the Czar's own first cousins. The family is mainly allied by marriage with the families or houses of Hesse, Württemburg, Greece, Oldenburg, and Mecklenburg-Schwerin, although the several marriages with each one of these houses comprise only a small part of their widespread alliances. During the last century there have been forty marriages between the family and other European houses. Whole chapters might well be written on the extensive alliances and ramifications of this house. Besides being related, mostly in the same way as his first cousin, George V of Great Britain, to all of that King's cousins and kinsmen, he is even more closely allied in relationships, strong, if not entirely direct, with the Hohenzollern House of Prussia.

THE ROYAL FAMILY OF BELGIUM: Founded in 1831 by the election of King Leopold I to occupy the Belgian throne, the family has thus far produced three kings. Beginning with the marriage of King Leopold I to Princess Louise of Orleans, practically all the later marriages of the family have been with the Southern group of royal houses. In this way the family is kindred to the royal houses of the north only in the male blood line, but is closely allied to the houses of Hapsburg, Bourbon-Orleans, and Bavaria.

King Leopold I had three children. The daughter of Leopold I is the ill-fated widow of the Emperor Maximilian of Mexico, executed there in 1867. She has gone insane from her troubles.

The second son of Leopold I was Philip, the Count of Flanders, married to Princess Marie of Hohenzollern, sister of Prince Leopold of Hohenzollern and of King Charles of Roumania. Of his three children, Henriette is the Duchess of Vendome — a Bourbon alliance — and Princess Josephine is the wife of Prince Charles of Hohenzollern, younger brother of Prince William of Hohenzollern and of Crown Prince Ferdinand of Roumania, and she is aunt, by marriage, of King Manuel II of Portugal. The son is *King Albert of Belgium*, who succeeded his uncle Leopold II in 1909.

*King Peter I of Servia* is married to Princess Zorka, the sister of the King of Montenegro.

*King Nicholas I of Montenegro* married Milena Vucotitch. Of this marriage there are six daughters and three sons: the third daughter is *Queen Helen* or Elena *of Italy*.

THE ROYAL HOUSE OF SAVOY: The illustrious House of Savoy begins far back in history with Humbert the White-handed, Count of Savoy. Through many changes in history and war after war, the little county became a principality and then a duchy. Finally the dukes of Savoy became kings of Sardinia in 1720, and finally after a heroic war of independence all the Italian states became welded under the Savoy kings of Italy in 1861.

The House of Savoy has, like the rest of the houses of southern Europe, confined nearly all its marriage alliances with the great group of south European families. During the last century the majority of the marriages have been with the families of Bourbon and Hapsburg-Austria, and some few with Saxony and Bavaria.

The head of the House is *Victor Emmanuel III*, born in 1869, and married to Princess Elena, daughter of King Nicholas I of Montenegro. He has one boy, the Crown Prince Humbert, and three daughters. He is the son of King Humbert I who was killed by an anarchist in 1900, and of Margaret, daughter of Ferdinand, Duke of Genoa, and Elizabeth, Princess of Saxony.

THE ROYAL FAMILY OF SWEDEN: The present Royal Family of Sweden are Bernadottes, a family transplanted from France in 1760. The founder of the family, John Baptist Jules Bernadotte, who was made Prince of Pontecorvo in 1806, was chosen as his adopted son by King Charles XIII of Sweden of the Holstein-Gottorp line, and in 1810 was made Prince Royal of Sweden. He succeeded to the throne as Charles XIV.

*Gustav V*, the present King, is the great-grandson of the first Bernadotte ruler. He was born in 1858 and succeeded his father, King Oscar II, in 1905. His mother was Princess Sophia, daughter of William V, Duke of Nassau. His Queen is Princess Victoria of Baden, sister of the present Duke Frederick II.

# IS THIS A "BARGAIN DAY" FOR INVESTMENTS?

AT NO time within easy memory — not excepting even the worst stage of the financial convulsion of 1907 — have American investors been in a greater quandary than at present to know what to do with the securities they hold; or to know what to think about the prospects in the investment market.

What effect is the war going to have upon our stocks, bonds, and mortgages? That is the question which has been upon the tongues of thousands since the armies of Europe began to clash.

In the letters that have come to the financial editor of this magazine during the last few weeks, there has been a curious variety of suggestions. Some have sought advice about the sale of securities, apparently because of vague fears lest interest and dividends may suddenly be cut off. Others have hinted at distrust of banks in troubled times like these and have sought advice about the kinds of investment that afford the largest possible degree of safety, irrespective of what they yield. Still others, and perhaps the largest proportion, have referred to the shrinkage that took place in market values just before the closing of the exchanges of the country on July 30th, and have inquired about the possibility of being able to buy, later on, without the risk of "going wrong," securities that are "bound to rise in price."

It is pertinent, therefore, to look at the present unprecedented state of affairs from the point of view of the personal investor, and try to discover, if possible, whether it is favorable or unfavorable.

To begin with, it will be well to consider why it became necessary for the New York Stock Exchange and all the other security markets of this country, following similar action by the principal markets of Europe, to "shut up shop," and place an almost complete embargo upon transactions in stocks and bonds. Fundamentally, it was because of the strongly developed trait of the European investor of regarding cash as immeasurably more desirable than securities in times of trouble of any kind. Never before had he been confronted with such a desperate situation as when this war became inevitable. He knew from experience that of all his favorite investments, the "Americans" had always been convertible with the greatest amount of dispatch, and these he began to sell for as much as he could get with little or no thought of their intrinsic value.

And so it came about that the markets of this country were threatened with a deluge, whose demoralizing effect, had it been permitted to sweep in with all its force, may be more or less clearly conceived by recalling that the investment reservoirs of Europe contain American securities of an estimated value of more than $6,000,000,000. It was, then, to stem the tide of this gigantic wave of European selling, which obviously would have meant a fatal drain upon this Nation's financial resources, that the machinery of the market place was stopped, with active stocks quoted from 15 to 20 per cent. below their high prices for the year, and active bonds from 3 to 5 per cent. below.

It is perhaps little wonder that, as the startling proportions of the European conflict have become more generally and more clearly understood, and as its economic aspects have been more and more widely discussed, the question should have arisen in the minds of a great many investors whether these declines have not been merely temporarily arrested; and whether the investment crisis is not, after all, something more than a matter of market.

For the benefit of those who feel inclined, on the showing of relative prices alone, as many apparently do, to undertake to pick out stocks which seem to promise unusual appreciation in market value at some time, it may be said that the possibilities of going wrong with such an experiment are infinitely greater now than

under ordinary conditions. Even the tested formulas for calculating intrinsic values in the class of dividend-paying stocks with investment characteristics have suddenly become complicated by an added unknown quantity. This is suggested by the following statement, issued recently in explanation of the cessation of dividends on the preferred stock of a certain large utility company:

"In view of the present unsettled conditions throughout the world, brought about with such startling rapidity by the general European war, the board of directors have decided the only proper policy is to conserve in every possible way the cash resources of the company until the effect of the war is more clearly determined."

Nor is this an isolated case. Similar explanations have been made for the omissions of dividends by several railroad, industrial, and utility companies during these last few weeks.

Experience has shown that it takes approximately a billion dollars of new capital every year to nourish our growing corporations. But with the depletion of the world's supply going on at such a rapid rate, capital will become an increasingly expensive luxury. Many corporations will, indeed, be forced to a fare of bread and water. The new problem for the investor is, therefore, to determine, as well as he may, what corporations are likely to find it necessary to resort to the expedient of withholding dividends from their stockholders to provide even that meager subsistence. That can be done only by extraordinarily painstaking study of financial reports and of the changed conditions in every line of trade and industry. So the really conservative investor, particularly if he is not trained in the analysis of accounts, or if he has no competent adviser upon whom he can depend for an intelligent estimate of underlying values, will do very well to leave the stock market entirely alone.

But with bonds and mortgages the situation is far different. Together, these two types of securities make up the big department of the market which has always catered most directly to true investment principles — a fact which, by contrast, stands out at a time like the present more clearly than ever. To this department of the market the prudent investor will continue to be able to turn with confidence, even though called upon, perhaps, to make his selections with somewhat nicer discrimination.

For the average investor who seeks a safe and ample income, and who cares little about knowing at what price his fund might be liquidated at any given moment, the best opportunities are now, as, indeed, they have always been, among the quiet, unlisted securities which are not sold every day in the market place.

In this category of investment are found the direct first mortgage on real property, the municipal and the public utility bond — securities which may confidently be expected to prove the least susceptible to the shifting fortunes of the war and their attendant commercial and industrial unsettlement. In this category, moreover, the road to safe investment has been marked very clearly during the last few years. It has been demonstrated, in the first place, that in the farm mortgage and the real estate first mortgage bonds there is no element of speculation if they are handled by specialists who can show a clean record of intelligence and honesty. Methods of municipal financing have been developed with such scientific accuracy that that type of bond has been placed in a unique position for safety.

For investors whose requirements take them naturally into the open market the opportunities are, of course, among the sound and seasoned railroad and industrial bonds. In this category of investment, the present situation seems to hold out the possibility of more or less excitement, particularly for those who have acquired the habit of watching the newspapers with eager interest to note the trend of prices. So that it depends somewhat upon the question of temperament and the ability to exercise cool judgment to what extent the investor ought to seek his opportunities there. Most of the best bonds of these two classes are now low in price, although they have by no means been marked down to a "bargain" basis.

# LOUVAIN THE LOST

AN AMERICAN EYE WITNESS'S STORY OF THE BURNING OF THE BEAUTIFUL AND HISTORIC CITY: A GRIM WARNING TO THE BELGIANS THAT THE GERMAN MILITARY AUTHORITIES WOULD TOLERATE NO RESISTANCE FROM CIVILIANS—A STAGGERING RETRIBUTION FOR THE WORK OF A FEW SNIPERS—LIFE IN LOUVAIN BEFORE AND DURING THE OCCUPATION—ONE DAY OF FRATERNITY BETWEEN SOLDIERS AND CITIZENS, ONE DAY OF DISTRUST AND REPRISALS, ONE DAY OF EXECUTIONS OF CITIZENS IN SQUADS, AND THEN DESTRUCTION—WAYSIDE SCENES IN THE WAR ZONE OF BELGIUM

BY

ARNO DOSCH

[*This is the story of the destruction of Louvain, told by one of the two trained American observers who saw it—Mr. Arno Dosch, whom the* WORLD'S WORK *commissioned to write its first matter from the front. It is so graphic and so timely a picture of war-stricken Belgium that it is added to the October* WORLD'S WORK *after the rest of the magazine is printed, and it is inserted without page numbers in the most accessible place that the binders can find for it. The following letter from the author accompanied the manuscript.*—THE EDITORS.]

*This is the best story I got out of my two weeks in Belgium. The only other American who had as good an opportunity to get at the story of Louvain was Will Irwin.*

*I am also going to write in the next few days a story on the astonishingly efficient German Army based on my own observations of it in its passage through Belgium. I followed it as far as the French frontier.*

*This time next month I may be over in the Russian-German scrap, but I may go back to Belgium. Paris is already closed to London.*

*Yours,*

ARNO DOSCH.

London, September 3, 1914.

*P. S. I have not put a thing in this story that I did not see. It might have been more vivid to give the lurid details told about Louvain, but I send enough to indicate what it must have been.*

THE day before the German troops entered Brussels, the day they occupied Louvain, on August 19th, three other American correspondents and I went to Louvain from Brussels in a taxicab. Without realizing it, and without being stopped by outposts, we drove directly between the retreating Belgians and the advancing Germans. We were trapped in Louvain, and when the Germans learned of our presence they held us there three days on parole. This gave us time to know and love that charming old university city. Less than a week later two of us returned and saw it burn.

In those days in Brussels every day had a character of its own, and this was Wednesday, the day after the Queen and the Court had hurried in the night to Antwerp. The streets, which had been full of people the day before, were nearly deserted. The few pedestrians hurried along silently. Even the civic guards, with their high-domed hats and their cockades, no longer patrolled the streets. Only the Belgian flags hanging from every housefront showed that the city was not half empty.

The four in our party, Mr. John T. McCutcheon, Mr. Will Irwin, Mr. Irvin S. Cobb, and I, had been trying for two days to get permission to leave the city so we could see some of the fighting between the Germans and the Belgians, and this morning we were on edge with anticipation. Mr. Brand Whitlock, the American Minister, had been intervening in our behalf, and we also had, besides our passports, impressive documents issued by Mr. Ethelbert Watts, the Consul-General, explaining that

we were American citizens. With these we went to the Gendarmerie, a massive old citadel of a building, to secure "laissez passers."

LOUVAIN BEFORE THE BATTLE

Entering the old Gendarmerie through a small door in a great wooden gate, we passed under a low, deep arch and came upon half a dozen unshaved guards sitting before a long, plain table in the courtyard. Their uniforms gave no evidence of rank, but the manner in which they summoned us before them left no doubt as to their authority. As we stood explaining our need I noticed the courtyard was filled with military wagons, heaps of grains and provisions, and about fifty horses being harnessed before they had finished their morning oats. From an upper window some one was throwing out bags of grain, which were being hurriedly loaded into wagons.

We were told no "laissez passers" were being issued. "But you might try to see what you can do with these," suggested one of the guards, pointing to our passports.

Two days in Brussels had taught us to take every opportunity at once. So we left in a hurry, but, as only one of us spoke French and that poorly, we decided to stop at the American Legation to get some one to explain to our French taxicab driver what it was that we wanted him to do.

As we turned the corner of the Rue de Treves we saw the American flag flying before the American Legation. This was the first intimation we had that the city was threatened with invasion. But even then we did not expect anything more than a cavalry raid, and neither did the people of Brussels.

Our taxicab driver was instructed to take us as far as he could go, and it came near being only half a dozen blocks. There we were stopped by a double row of derailed street cars across the avenue. These were obviously calculated to break the formation of the expected Uhlan raid and were so placed as to make a direct charge impossible. The work had been done by a company of middle-aged citizens in blue smocks, drawn in at the belt line by their sword belts. Their costume was that of the revolution of 1830, which made of Belgium an independent kingdom.

These staunch citizens were not for letting us pass at first, but one of them said of the taxicab driver, "Let him get his fare," and that seemed to be a better argument than our passports. So our taxicab was permitted to describe a letter S passing through the barricade and we went on out the avenue. We now met a good many of these smocked burghers, binding the trees along the avenues into masses of barbed wire, and upsetting carts in the cross lanes. Then, for the next mile or two, we passed many people strolling or reading in the parkways, even nurses with baby carriages. But after we passed the civic guards at the barricades on the edge of the Forest of Soignes we had the road to ourselves as far out as the village of Tervuern, where King Leopold's Congo Museum stands.

We were now well out of the city and still going. There was not even a sentry for two or three miles before we came to the village of Tervuern. There half a dozen people were sitting in front of a café, and they stared dumbly after us as we took the Louvain road. That, too, was empty so far as we could see, except for a Belgian soldier mounted on a bicycle, whom we soon overtook and invited into the taxicab. We hoped to learn the pass word from him.

THE TERROR-STRIKING UHLANS

About half way to Louvain, at a point from which you can see a corner of the field of Waterloo, we came upon a dozen refugees with packs on their backs. They stopped only long enough to tell us they were from Tirlemont, the next important town beyond Louvain. "Uhlans!" they cried, as they hurried on toward Brussels. In their tone was the same terror heard in the voice of settlers on the American frontier when they cried "Indians!"

Within the next half mile the road became blocked with refugees. They were of all kinds and ages, peasants with their household goods in ox-carts, townspeople in carriages, men on horseback, women afoot. I counted eleven small children and one very old woman in a cart. A dignified old peasant grandmother sat in a wagon on a chair that looked as if it might have been lifted from the chimney corner. There were two red-cheeked girls, with their skirts tucked up, carrying a trunk. They had carried that trunk at least eight miles already.

Those who were wearing leather shoes were mostly footsore. Some carried their shoes in their hands. But those in wooden shoes clicked steadily on. Occasionally, when a spasm of cannonading began beyond Louvain, the whole line started forward at a faster pace. Little children holding to the hands of their parents were shaken into a dog-trot. Oxen were prodded into an ungainly lope. Those with light burdens pressed past those with heavy. But none that I saw deserted their burdens. The nearer we drew to Louvain and the louder the cannonading, the more hurried and silent were the refugees. Those who looked at us at all hardly seemed to see us. Only a few stopped and stared after us. They seemed trying to figure out what manner of mad men we were.

In the midst of the refugees we came upon a

Belgian soldier still carrying his gun. "Where are the English? Where are the French?" he called out to us, and, as we stopped to answer his question, the refugees that dammed up behind repeated the question. "Are the English close?" they asked appealingly. We replied that we did not know but assured them the road to Brussels was open and safe.

### "WHERE ARE THE ENGLISH?"

We now began to meet soldiers in groups of twos and threes, and from each group came the same question, "Where are the English? Where are the French?"

We soon came to understand the eagerness of the question. The Belgians had been holding the German advance for nearly three weeks. Liège had fallen four days previously and they had fought every inch of the road as they retreated. Each day they had been expecting to receive the support of the English and the French, and, now their capital was threatened, they could not believe their allies were not right behind them.

As a matter of fact the German army first encountered the French army at Namur, twenty-five miles southeast of Brussels, and it was not until two days after the occupation of Brussels that the German advance column which went direct from Brussels to Mons had its first skirmish with the English at Bray, a small town near the French frontier.

At Laefdael, a village four miles from Louvain, we came upon ten thousand Belgians drawn up in a valley to the north of the road where the Germans advancing from the south could not see them. The right flank of the Belgians lay right along the road, and we could see what the Belgian army was made of. They were a dusty and foot-sore lot, most of them exhausted and asleep on the grass, but those who were awake smiled and waved their hands at us. Of the hundreds of faces I saw in that brave little army there was not one which showed defeat. And, despite their careless attitude, they were in good military order. Scattered among them were the rapid fire guns, drawn by dogs, which had done such astonishingly good work on the retreat from Louvain. To me those patient Belgian dogs, lying on their sides panting in the sun, gave the whole scene a peculiarly pathetic look. It all seemed so small and amateurish against the advancing German army with its half million men and its complete equipment. But, three days later when we came back that way, the wrecked town of Laefdael and the graves on the south side of the road showed that the Belgians and their dog-drawn mitrailleuses gave a good account of themselves that afternoon before they retreated.

A mile from the ramparts of Louvain we were stopped by two English motion-picture men in an automobile, who said it was dangerous to go farther. As we stood talking with them I saw a soldier lift his head in the beet-field beside the road. I looked closer then and saw that the field was full of Belgian soldiers and, as far as I could see, there were Belgian soldiers behind every hay-cock and every bush. But the cannonading was still vigorous on the far side of Louvain and we considered it still safe to go a little closer. We also knew that Louvain had been the headquarters of the Belgian army and we thought it was yet. But that morning at ten o'clock, King Albert had moved his headquarters to Malines.

Our taxicab driver was frightened by what the motion-picture men told us and refused to go farther. He did not want to risk his car, he said. So we told him to wait for us there and the four of us set off afoot into Louvain. The road was now crowded with refugees, but we were too intent on pushing forward to the fighting line to pay much attention to them. To the question, "Where are the English? Where are the French?" we merely shook our heads. We could not trust ourselves to answer. We knew now in its fulness what that question meant to them. It was not until we passed the old ramparts, made into a boulevard, that we found our way free of refugees. They had not come through Louvain, but had passed around it on the rampart. The streets, however, were full of people. The quarter from which we entered was the oldest and the poorest, and the narrow streets were at points blocked, but people moved aside courteously to give us passageway. There was no sign of fleeing and that was what gave us courage to go on. We thought these people were in the street merely listening to the cannonading.

### AN EDDY IN THE WHIRLPOOL

We stopped a priest to inquire our way and he turned back fifty yards to take us to a cloister, where, he said, there was a priest who could speak English. As we entered the low, cool arch so common to Belgian houses we could see the priests at the bottom of their garden among the pear trees and the wall fruit. Among ourselves, we commented that here at least the ravages of war would not be felt. A week later that cloister was a ruin.

The priests came forward to meet us and refused to hear a word of apology until we had rested and drunk a glass of light red wine. To them, we found, the war was in another world, even though the cannonading was now quite loud. After a few minutes, we pressed on toward the Grand Place, where we still

expected to find the Belgian headquarters. There were now twice as many people in the streets as before. Even the girls and young women, usually kept under cover in Belgium, were standing in the roadway, though, when the rest of the people greeted us with their usual courtesy, like convent-bred girls they lowered their eyes. Most of the people took us for English and wished us well. When we said we were Americans, "Vive les Americaines" always floated down the road behind us.

We had not gone far down the twisting Rue de Bruxelles, watching for the Gothic façades of the wonderful Hotel de Ville, when an automobile swung in from the north and raced through the street back toward Brussels. The occupants, whom we took to be Brussels newspapermen, cried something after us, but all we could hear was the one word, "danger."

They had hardly gone before eight or ten Belgian soldiers, the first we had seen in the town, came hurrying through an alley from the south and dashed across the Rue de Bruxelles. As they passed there was a stir, but, as soon as they were out of sight, all faces were again turned down the street. No one would have guessed they had just passed.

### "THE GERMANS!"

Twenty paces past the alley a single horseman rode around the corner into the Rue de Bruxelles from a side street. He wore a badly-fitting dust-gray uniform and carried a long steel spear. Close behind him came another gray-uniformed man on a bicycle, a carbine slung over the handle-bars. For ten seconds I stood in the middle of the street and stared at them before I realized they were German soldiers. Then I remembered the Belgians in the alley and stepped into the nearest doorway out of range. There was no shooting, however. The Germans rode unmolested into the next street, scanning the four of us curiously as they passed.

All at once we realized it was time we tried to get back to our taxicab. The townspeople, also understanding our need to get away, most of them taking us for English, gave us the road. But before we reached the rampart we could see the gray backs and the shining bayonets of an infantry column turning into the Brussels road from the boulevard. Ahead of them were a few straggling refugees from Tirlemont.

Behind the infantry came a company of lancers, one riding ahead, his automatic pistol in his hand, his eyes passing over the houses and the faces watching for the first false move. The others rode stolidly on. Next came a bicycle company, then more infantry and cavalry, at the head of each company one man with his pistol drawn. The ranks were thinned in some companies and there were many empty saddles. These were the men who had just forced the retreat of the Belgians and immediately behind them came their rapid fire guns and large pieces of artillery. The horses that drew them came trotting along the boulevard, and it was not more than half an hour before we could hear them at Laefdael.

### SOLDIERS WITH DRAWN PISTOLS

I thought I would never forget the least detail of that first advance on Brussels, but I remember two minor things best. I noticed a lancer staring at my coat and I put up my hand to find that I was still wearing the colors of the Allies—the Belgian, French, English, and Russian. The lancer, however, merely smiled at my discomfiture. As soon as he was gone I removed those colors. A little later the first of the Uhlans appeared. They were recognized at once by the flat tops to their helmets and some one near me hissed. In a moment the muzzle of an automatic traveled across our faces with painful slowness. I could feel the crowd sway and the breath of relief when the Uhlan rode on. For some reason, which I was unable to determine after two weeks in Belgium, the Uhlans had acquired the reputation of butchers. They were, in fact, no more brutal than the rest of the Germany army. All were bound by inflexible rules. When they were cruel it was because their orders were cruel. If they were barbarous it was because war is barbarous.

For that matter I can say I was not able to verify or find any evidence to account for the stories of German atrocities which have been published in the London papers and are probably being published in the United States. The German army has been inflexible in its demand for reprisal, as the barbaric destruction of Louvain shows, but the German soldiers have been no more cruel than their enemies.

### THE HUSH OF AN INVADED CITY

The hardest thing to describe about the entry of the Germans into Louvain was the hush that fell over the city. Except for the click of German heels, the clatter of German horses, and the rumble of German artillery you could have heard a sigh twenty feet away anywhere in Louvain. With the whole city at this nervous tension a German military aeroplane of the Taube type swept low overhead, and every face in the city stared at the black imperial crosses on the underside of the great planes, symbols of the German invasion.

As if it were the imperial fancy to give another sign of its power, at this moment the silence

was broken by a high, clear flute sound from around the bend in the Rue de Bruxelles, and a large, gray German war automobile raced through the street. Over it, reaching from the ground in the front of the hood to the back of the tonneau, were two long, sharp, scythe-like knives bent convexly. These were merely wire-cutters, so the automobile could charge through barbed wire, but they gave the car a sinister air. A general staff officer, evidently bound forward to direct the attack on Laefdael, sat alone in the tonneau, and the only man in the automobile with a rifle was the herald beside the driver, a curious brass instrument to his lips, its four horns announcing shrilly to the countryside that here was a man worth killing. It was a piece of imperial audacity, and Louvain admired that.

### 30,000 GERMANS MARCHING BY

We had been led to believe that the Germans were only making a reconnoitre in force and, before the afternoon was over, we would be able to swing to the north and regain the Belgian lines. But the German troops kept coming along the rampart all afternoon, and when the provision trains and cook stoves appeared we began to realize this was an invasion. Other war automobiles also passed, and late in the afternoon there was a large detachment of infantry. Night was coming on and it occurred to us we were in a slightly precarious position. We might be taken for spies. For that matter we had been taking the precaution to mingle with the crowd, and the townspeople had helped to shield us from scrutiny. Now it became necessary to report our presence to the police.

When we reached the Grand Place there were half a dozen military automobiles drawn up before the Hotel de Ville, the beauty of which was partly hidden by scaffolding set up for repairs. The Rue de la Station, the widest in the city, was also crowded with these automobiles, filled with officers of the distinctively Prussian type. Down a narrow side street came another line, similar to that which had passed on the ramparts, and it also took the street which led to Brussels. By six o'clock we had seen about thirty thousand men pass in the direction of Brussels, all with their baggage trains and cooking apparatus. It had also filtered through the town that Louvain had become staff headquarters, and that at three in the afternoon the German general had taken possession of the hotel which King Albert had left at ten in the morning.

We made an attempt to get an interpreter by applying at the School of Languages which faced the Grand Place, but the interpreter did not come until later, and meanwhile we stood among the Louvain people watching the spectacle. While we were intent on the never-ending line of troops coming down the narrow street, a whole infantry division came marching down the Rue de la Station, in parade order, singing "Every Little Movement Has a Meaning All Its Own." This carried far down the line until a regiment broke it with "In the Night." It was plain to see these troops were fresh and good-humored. They had had a little skirmish that morning at Diest, just enough to lift their spirits, and they had not had the real fighting seen by those who passed along the ramparts.

### SOLDIER SONGS

Not to be outdone, and at the same time feeling the seriousness of war a little more, a company, which had been at Liège and Tirlemont, coming down the side street, began to sing "Die Wacht am Rhein." The line from Diest in the next lull changed to the patriotic also and sang the inspiriting "Deutschland Uber Alles." After that we heard hardly anything else but that, and late in the evening they were still marching to it.

By this time Louvain was full of soldiers, but our interpreter had also found us. The ease with which he picked us out of the crowd showed how conspicuous we were. Every few steps we were stopped with the gruff question, "English?" In consequence it took us some time to make our way to the Place de la Station to the hotel our interpreter had picked for us.

There were half a dozen staff officers in the next hotel and we decided to tell them our troubles. They listened politely for a moment and then they broke out laughing. "Going to war in a taxicab," they laughed, "this is a joke." We were glad they took it that way. What we had heard of the German army had led us to expect quite different treatment. We were told, however, we had done the wise thing in reporting ourselves.

### THE FIRST DAY OF THE INVASION

By this time the town had begun to feel that the invasion of the Germans was not attended by all the atrocities they were supposed to be guilty of. German soldiers had entered the food stores and were buying like any other customers. In fact, Louvain had a rush of business such as it had not had for years. I think Louvain went to bed that night feeling as we did, that, whatever the German invasion might portend, the army was made up of pretty good fellows.

In the morning Mr. Sabbe, the interpreter, called for us and took us to the barber's, where the German officers waited their turn like the rest of us, and then to breakfast at the best

restaurant in Louvain. Its proprietor had drawn its iron blinds and taken down its sign, and, with all their detailed knowledge of the invaded country, the Germans had not discovered it. There our breakfast was cooked by the woman who owned the restaurant, a slight little Flemish woman with the gentle smile and even the parted hair of a Mona Lisa. The usual spiritual quality of her face was also heightened no doubt by the fact that she was soon to have a child.

It was well into the morning before our complacency was disturbed. Two ignorant little men, who looked as if they might be a peasant's stable hands, were led briskly up the street by a squad of soldiers to the staff headquarters. Ten minutes later a large closed van which looked like a city patrol wagon passed down the street again and turned to the left upon reaching the station. It was followed by a number of people wearing Red Cross badges. In five minutes the van returned. In five more minutes it was followed by a squad of soldiers and in ten minutes more by the Red Cross attendants bearing stiff, undersized bodies wrapped in blankets. This was the first military execution in Louvain. The undersized men were found guilty of shooting at the soldiers.

Meanwhile we had been ordered to keep to our hotel, our eating place, and the main streets. We were promised that Mr. Whitlock would be informed of our whereabouts, but we were not to return to Brussels. We had learned too much about the movement of the troops.

### THE PREDOMINANCE OF PRUSSIANS

That second day in Louvain, Thursday, was full of activity. A half dozen aeroplanes made their headquarters to the right of the station, and to the left was the place of execution. Meanwhile the troops passed constantly in three columns, those from Diest still singing the four favorites of the day before, occasionally varying with the Austrian national air. Early in the day it struck me that the troops were all blond. They were, in fact, all from points north and east of Berlin, and, though I watched idly while no less than forty thousand passed, I counted only thirteen men who were not decided blonds. I also doubt if there were a dozen whose hair was not clipped close to the scalp

By noon the relation between the soldiers and the townspeople had become a little strained. About this time there were half a dozen shots on a side street and, after awhile, a German officer who had been shot through the leg was carried by on a litter. Behind was the dead body of a Belgian. Evidently the German officer was the better shot. As the day wore on military executions down to the left of the railroad station also became more frequent. There were perhaps fifteen. At the staff headquarters of the German army we were told there had been a good deal of sniping from houses, mostly in the outskirts and in small adjoining villages, and the punishment for this was death.

During the day announcements were posted throughout the town, signed by the burgomaster, calling upon the citizens to surrender all their arms at once. A little later he made another announcement ordering all doors and windows to be closed by eight in the evening. In this announcement he said he was speaking in behalf of the military authorities. That night I think all Louvain went to bed with an uncomfortable feeling of impending danger.

### "DIREKT NACH PARIS"

But the next morning the town was quiet. The troops were still coming through steadily in three streams. We began to realize that this was the main invading army headed for Paris. On many of the wagons in fact was scrawled, "Direkt nach Paris." That day will live in my memory chiefly on account of the rumble of wagons. The main provision train with food for 350,000 men for a month went through Louvain all day long and until far into the night.

Early that morning, however, it was announced that the burgomaster and two other prominent citizens had been held as hostages. The notice was signed by the military commander and stated that the least indication of hostility to the German troops would place all three hostages in a "very dangerous position." We were told at the staff headquarters that this measure had been taken because it seemed impossible otherwise to prevent sniping. I doubt, however, whether that announcement troubled Louvain as much as the one that followed in the afternoon. All houses facing on the Rue de Bruxelles and the Rue de la Station — the route the troops were taking — were placed under special restrictions. All windows were to be closed at eight o'clock in the evening, the curtains drawn, and lights so placed that the shadow of any one approaching the window would be thrown upon the curtain. These lights were to be left burning all night. At the same time the street doors were to be left unlocked.

### PRECAUTIONS AGAINST SNIPING

This order was made to discourage sniping, but it was terrifying to the women of Louvain. Half a dozen whose acquaintance we had made did not go to bed.

As the word had gone forth that all persons found in a house from which one shot had been fired were being shot, we had taken the pre-

caution during the day to secure the four front rooms in our hotel to prevent complications. So we had to pay for our security by sleeping in closed rooms with kerosene lamps. I stood it until three in the morning, then I put out my light and opened the windows.

On the morning of the third day we were told we could return to Brussels, and we found it took an hour or so to say good-bye to the kindly people we had come to know. We left our Mona Lisa hostess with the greatest regret. Besides being the best cook in Louvain, she was a sweet and gentle woman. I remember she made us laugh by trying to tell us in English about the predicament of the mayor. She said he had a "crisis of the nerves." Undoubtedly he had, when any one of 45,000 people could cost him his life.

Then there were our friends the priests, our guide and counsel, Mr. Sabbe, and the tobacco dealer, who had the best brands of Havana cigars and who behind his store had built a little grotto with a fountain which was the delight of his wife and his three growing daughters. There were, besides, the pleasant spoken woman who sold us fresh linen and the buxom pastry cook from whom we got delicious little cakes right out of the oven. Our speaking acquaintance included most of the people who lived on the main streets and they all wished us a safe journey. Those who knew us best expressed the hope that we would return to Louvain in a happier time.

### OWNERS OF WEAPONS TO BE SHOT

That time did not seem very near, however, after reading the latest notice that was being posted as we left. It was explicit and complete. It said in plain language that every citizen found with a weapon in his possession or in his house would be immediately shot. Every person in a house in which a weapon was found would be shot. Every person in a house from which a shot was fired would be shot. And every house from which a shot was fired would be burned.

Four days later I returned to Brussels from the French frontier to which I had followed the German troops in their march into France and was met with the news that Louvain was being burned. There were a dozen stories current as to why it was being burned, but none of them were susceptible of proof. I tried to get at the facts, as I realized the burning of Louvain would go down in history, but I doubt whether it will ever be known just what happened in Louvain immediately before the city was ordered to be destroyed. The details, however, are not really important. Ill-feeling had been growing from the second day. The German troops had become bad-tempered when their comrades were shot by snipers, and the people of the town had in turn grown restive under the rule of the mailed fist. There had been an exchange of shots, perhaps even a conspiracy, and the German troops took the full measure of reprisal.

On the way out of Belgium the next day I passed through Louvain in company with other newspaper correspondents who were trying to get out by way of Holland. We were told that a troop train returning to Germany with wounded and with English prisoners would leave the Gare du Nord in Brussels at eight o'clock in the morning. It finally left about four in the afternoon. In the station we heard the usual tales about Louvain and there was considerable excitement about it among the soldiers. The officers treated it coolly as a reprisal of war, but the incitement brought on by destruction showed in their men. At different times during the day five soldiers told me in a whisper that Brussels would be next, and there was no doubt, from their tone they hoped it would be. There was even reason to fear it. For, as we reentered the station on the way back from a hurried luncheon in the hotel, two rapid-fire guns were being drawn up before the Gare du Nord so that they commanded the two principal streets of Brussels.

### LOUVAIN ON FIRE

The train ran very slowly and did not reach Louvain until nearly evening. Some of the nearby towns were also afire, and at all the stations there were many soldiers. But it was not until we came in sight of Louvain that we realized the extent of the destruction. Some of us had not been able to credit it until we saw with our own eyes. I was prepared to find one or two of the more troublesome quarters destroyed, but the first thing that caught my eye was the roofless church of St. Pierre. Across the Grand Place the Hotel de Ville still stood, but everything in between, a distance of half a mile, and everything for a mile beyond to the farthest rampart, was burnt. All the handsomest houses in the northern end of the city were bare brick and stone walls. There were a few dwellings along the ramparts to the east still standing, but these were burning, too, when our train went on two hours later.

My first inclination, as the train pulled in, was to go through the ruined town, but the train had hardly come to a stop before a soldier, drunk both from excitement and drink, shoved his head into the window and cried with an expressive gesture, "Three cities razed! Three! There will be more!"

He had hardly gone before another shoved in

his head and cried "English" in a menacing tone. We called back "Americans," but he did not understand. "Americans from the United States," I said in German. "We are not enemies." "All who can not speak German well are enemies," he replied, fumbling at his belt. It looked for a second as if we were in for a struggle, but another more intelligent soldier pushed him aside with the explanation, "He's drunk."

I realized by this time it would be extremely dangerous to go down the streets of Louvain in the twilight with my poor command of German. Moreover, the final act of the destruction of Louvain was being staged right in front of us. While it was being played, during a period of more than an hour, the third soldier, who had not been drinking but was much excited, remained at the window talking to us. As the station was crowded with other excited soldiers we did our best to keep him there.

Meanwhile I could see directly out of the entrance upon the Place de la Station and down the Rue de la Station as far as the wrecked church of St. Pierre. Every house along that stately street was burnt. The homes of all our kindly acquaintances were gone. We had been told that the people had all been warned to leave, but I wondered what had become of the little Flemish woman of the restaurant with childbirth approaching, and the many lone women whose husbands and brothers were in the Belgian army.

About a hundred English prisoners were led across the Place de la Station and, after they had been placed in cars, a long line of citizens of Louvain were brought around in a circle under guard. I could not make out at first what the purpose of this was as my view was temporarily cut off by a cow that was led to the main entrance of the station. But presently a bayonet was run into the neck of the cow, and, as it fell, I could see a group of about fifteen men in civilian clothes closely guarded. The long line of Louvain citizens was being led around them.

It was difficult to make out what was going on. I asked the soldier at our window and he said carelessly, "Oh, those are the civilians who returned to-day to shoot us after we had burned half the town. Those are the fellows we caught inside the town. We are going to shoot some of them."

The outer line of civilians kept marching in a circle until they had all passed close to the men in the centre. Then the line opened and the inner group passed out to the right. A group of soldiers followed.

After an interval of only a minute or two, hardly time for final absolution, we could hear the rifles of the firing squad. Evidently the careless soldier knew what he was talking about.

"Hear that," he said, as the rifles cracked, "What did I tell you?"

Immediately some one climbed on a gun carriage among the group of citizens standing motionless before the station entrance. I could not hear a word he said, but his expressive gestures showed he was exhorting his fellow townsmen to accept their fate and yield to their conquerors.

While he talked, the butcher in the foreground skinned the cow with professional coolness, and began carving the carcass. It was nearly dark by this time and a number of soldiers came with candles and stood around the animal, the blood of which had spread over the station platform.

# DEFEATING AMERICA'S GREATEST ENEMY

HOW THIRTY MILLION MECHANICAL FIRE-FIGHTERS HAVE SAVED $2,000,000,000. DESPITE THIS VICTORY, AMERICA IS STILL SACRIFICING ONE FOURTH OF EVERYTHING SHE BUILDS TO THE GOD OF FIRE

BY

F. BURNHAM McLEARY

WHILE we of the world's people who are still at peace are gazing with sorrow on the ashes and desolation of Europe, how few of us realize what every fire-chief in America knows, namely, that *our own country is being destroyed at the rate of a quarter of a billion dollars a year!*

What would we think if, looking down an avenue of flames, we were told that we might journey a thousand miles and still not come to the end of that awful Road of Despair? Or, if looking in upon a vast enclosure, we beheld the smoking ruins of a hundred thousand buildings—homes, schools, industrial plants—some of them only a year ago the fairest in the land? What answer would we make to the fifteen hundred souls who last year perished in the flames, should they one and all come back to reproach us?

We are unconscionably reckless with our wealth, and heedless of human lives. We build at the rate of a billion dollars a year. Every *four* years, Fire wipes a year of our effort from the face of the earth! With careless hand we pay millions against this day of judgment. Our apartment houses, our hotels and office buildings we make "fireproof." Superb structures, they are, many of them, whose stone or brick or concrete walls stand gaunt and shameless while the flames crumple the window panes like paper, and devour ten floors and their contents in an orgy of fire! Nor must we forget, in our appalling array of combustibles, the woodworking plants, the clothing factories, the flour mills, the foundries — America's industrial wealth, an exposed and easy prey to man's greatest enemy, Fire.

IN SPITE OF THE BEST FIRE DEPARTMENTS IN THE WORLD, OUR ANNUAL FIRE LOSS EQUALS ONE-FOURTH THE NATIONAL DEBT, BECAUSE WE DEPEND UPON "THE POUND OF CURE." NEW YORK CITY SPENDS $8,000,000 FOR FIRE FIGHTING AND ONLY $265,000 FOR PREVENTION.

### WASTING A MILLION A DAY

Extravagant language, this? Let us make it *more* extravagant. In 1907 the United States Geological Survey compiled the losses by fire in the United States as follows:

| | |
|---|---|
| Loss by fire | $215,000,000 |
| Excess premiums over insurance paid | 145,000,000 |
| Annual expense of water works chargeable to fire service | 29,000,000 |
| Annual expense of fire departments | 49,000,000 |
| Annual expense of private fire protection | 18,000,000 |
| Total losses by fire | $456,000,000 |

THIS FIRE GOT AWAY. IT COST HUNDREDS OF THOUSANDS OF DOLLARS AND TWENTY-FIVE LIVES.

"This sum," as Ex-Chief Croker of the New York Fire Department has pointed out, "represents a tax on the people exceeding the total value of the gold, silver, copper and petroleum produced in that year in the whole United States." Under *European* conditions — Fire being regarded abroad as a *preventable* rather than an inevitable thing — it is estimated that this outrageous drain on our resources would have been reduced to $90,000,000. "An exceptional year," you say, " 1907." Listen. Between 1900 and 1910 our fire loss increased 134 per cent. as against a 73 per cent. increase in population. I have at hand a report of fire losses in 1914 up to August 26th. They exceed those of a corresponding period last year by $15,000,000 — and this has been the story ever since our fire losses were first recorded. *The United States is paying annually a preventable tax of more than $366,000,000 — or nearly enough to build a Panama Canal each year.*

Wasteful as this is, however, this national burden, this disgrace, it sinks to insignificance before our appalling carelessness of human life. The true situation has never been driven home hard enough — and never can be until the public everywhere is awake to the need for instant Fire Protection.

Let us suppose that you, as a member of the body politic, are called in town meeting, or city council, or legislature, or congress to vote upon the following proposition:

> "Resolved: That in consideration of the sum of $1,000 (or $10,000, or $10,000,000,000), which will be saved to us and our fellow citizens through the faulty construction of our buildings and through our neglect to provide them with adequate fire escapes, fire doors, extinguishers and automatic sprinklers, we agree to give to the great god Moloch fifteen hundred of our men, women, and children to be *burned alive.*"

No need to ask how you would vote! Yet, tell me, isn't it reasonable that that very question, in different guise, arose in the minds of the proprietors of the Triangle Shirtwaist Company at some time previous to the ghastly holocaust of March 25, 1911, when one hundred and forty-six girls and women from the East Side lost their lives? And what of the 1,000 who perished on the *General Slocum?* What of the Iroquois Theatre with its death roll of 786, the Collingwood School where 176 children were burned to death? What of the Binghamton fire with its 31 victims, the Volturno with its death list of 136, and the Missouri Athletic Club where 31 business men were murdered by Fire in the dead of night?

Oh, the horror of it — this inhuman and barbaric sacrifice to Fire! Had *everyone* known what everyone *must* know before these awful holocausts will cease, the girls of the Triangle Shirtwaist Company would not have hurled their flame-scorched bodies to the pavement ninety feet below, nor would one hundred and seventy-six children have strangled and burned to death at Collingwood. Even while these tragedies were being enacted, there existed a system of mechanical watchmen and fire fighters which — had they been installed in the premises of the Triangle Shirtwaist Company, or at the Collingwood School, as they might easily have been — would not only have saved the property from destruction but would also have rendered infinitely higher service — they would absolutely have prevented the loss of a single life.

Seven fires and a death toll of 2,300 of our fellow beings! What a fearful price to pay for the negligence, the apathy, the inhumanity of man!

### ALL FOR LACK OF A CUP OF WATER

The foremost fire-fighter in the world is responsible for the statement that 99 per cent. of all the fires on earth could be extinguished with a glass of water if taken in time. To be more specific (and this is not one tenth as theoretical as it sounds), even though a score of fires were breaking out in various quarters of San Francisco on the morning of April 18, 1906, fifty such "glasses of water," *properly stationed and equipped with automatic powers*, would have prevented the destruction of a city, and the irretrievable loss of $350,000,000.

It was the realization of man's imperative need for such a "watching, waiting, non-human agent" that in the late seventies inspired Mr. Frederick Grinnell to experiment with fusible metals. He reasoned that if a pipe containing water under pressure could be so contrived that the heat of a little fire would automatically open it *at a point directly above the blaze*, the fire must inevitably be its own destroyer. The outcome of his experimentation was the automatic sprinkler head, the one invention without which our present system of industry with its large-scale production would be so hazardous that no one would dare to attempt it.

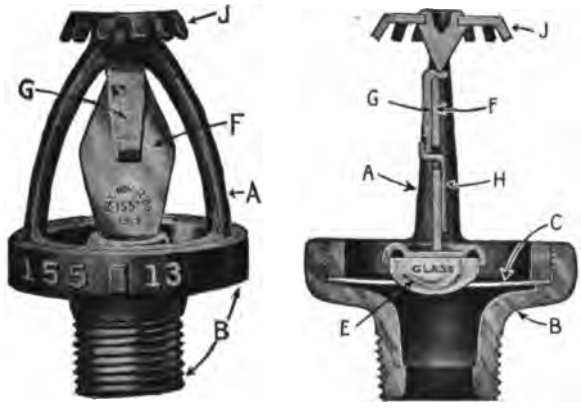
Now this simple but tremendously effective device of Frederick Grinnell's owes its efficacy to a mysterious trick of metals. Hard metals, which by themselves will melt only at a high temperature, when combined, will melt at a low temperature! In the Grinnell Sprinkler an alloy that melts at 155° is used. The moment the alloy melts, the pressure that kept the "strut" firm and tight against the glass valve is removed, the strut

THIS COTTON MILL AT ANDERSON, S. C., HAS HAD OVER 100 FIRES EXTINGUISHED BY GRINNELL SPRINKLERS. THE TOTAL INSURANCE CLAIMS WERE LESS THAN $300

collapses, and all the little pieces that helped to barricade the vent fly seven ways from Sunday. Instantly a stream of water gushes from the pipe, hits a deflector, and descends on the fire in a driving rain. What might have developed into a million-dollar conflagration is thus drenched out of existence at its start.

SAVING BILLIONS FROM THE BURNING

The loss in such cases is usually only a paltry two or three hundred dollars, the average in the 18,000 fires which have been *reported* in buildings equipped with Grinnell Automatic Sprinklers, being $265. In striking contrast, the average loss paid by the New England Mutual Insurance Companies prior to the introduction of Sprinkler Protection was $7,361. Isn't it vastly to the credit of this "watching, waiting, non-human agent" that for every factory fire in the Mutual System it has saved $7,000? Do you doubt that figure? *Something* must have happened. One of the large mutual insurance companies, with $316,000,000 at risk, is to-day protecting its factories (they are every one of them adequately sprinklered) for *less than 6 cents on a hundred dollars* as against 30 cents in 1880. Surely the High Cost of Living would have a hard job explaining *that!*




SHOWING THE LITTLE PIECES THAT FLY SEVEN WAYS FROM SUNDAY: E—GLASS VALVE (AN ABSOLUTE PROVISION AGAINST CORROSION, AND A UNIQUE FEATURE WITH THE GRINNELL SPRINKLER). F—MAIN STRUT PIECE. G—HOOK ON STRUT. H—KEY ON STRUT.

A—THE YOKE, GUARDS THE APPARATUS AGAINST INJURY. C—A METALLIC DIAPHRAGM SET AT A BEVEL, GIVES ADDED IMPETUS TO THE COLLAPSE OF THE PIECES. J—DEFLECTS THE WATER.

Incidentally, in justice to the makers of Automatic Sprinklers, it should be stated at this point that the figure $7,361 does not begin to show the true extent of sprinkler savings. The New England Mills which showed these losses were considered in those days the most carefully protected risks in the country. They were all of them equipped with perforated pipes and private fire fighting apparatus of one sort or another. Average losses in unprotected factories of the United States are, according to the best available records, over $30,000. This larger waste Automatic Sprinklers have reduced, where they have been installed, to practically nothing.

But now for the big figures — the figures with eight ciphers in them. Accurate records show that fire danger in any and all buildings can be reduced by more than ninety per cent. These records show that during the past thirty-three years Automatic Sprinklers have saved from utter destruction property valued at over $700,000,000, that they have directly effected insurance savings of $800,000,000,* and by preventing business from being interrupted and disrupted by fire, they have in addition saved to the business world $600,000,000 of business profits! Seven and eight are fifteen, and six are twenty-one. The devices which in thirty-three years have developed from the simple invention of Mr. Frederick Grinnell have already saved from the burning over two billion dollars!

* * * * * *

In view of these facts, it would seem to me that even though the installation of sprinkler systems in each and every woodworking establishment, flour mill, foundry, department store, retail store, public school building, hotel, loft building, or sky-scraper in the country meant in each case a tremen-

*This includes compound interest at five per cent. on the savings.

dous immediate outlay and the tying up of cash on the part of the individual owners, it is the part of wisdom for those owners to put their buildings and contents absolutely beyond the mercy of flames. Yet the most startling feature of the whole Sprinkler proposition is that in nine cases out of ten *it does not entail to the owner the expenditure of a single penny!* There are a number of construction companies in the United States all of which will install Grinnell Automatic Sprinklers in your buildings absolutely at their own expense, and will look for their pay merely to your insurance savings over a period of say three, five, or seven years. After that the system is *yours*, together with an annual saving which often amounts to thousands of dollars. Such a plan of costless sprinkler installation is possible for the simple reason that *Grinnell Automatic Sprinklers reduce insurance premiums from 40 to 90 per cent!*

ENTERPRISE VERSUS "STUPIDITY"

Twenty-five thousand merchants and manufacturers have already recognized this astonishing fact, and in their new security they look with amazement on the property owners who are needlessly flying in the face of Providence. Let me name some of these people who have installed sprinklers on the participation plan. You will recognize the names, I am sure.

The Cudahy Packing Company.
The Canadian Car and Foundry Company
The American Can Company
The M. Rumley Company
The Miehle Printing Press Company
The American Linseed Company
The Corn Products Refining Company

— To say nothing of a host of smaller properties which at no cost to their owners have gladly come in out of the fire.

A striking fact in connection with these installations is this: Just as soon as the concerns listed above saw the concrete earnings of the sprinkler systems in their plants they one and all bought out for cash from the construction companies. This privilege of cash purchase is, as I understand it, one of the most attractive features of the entire plan.

After Mr. Franklin H. Wentworth, Secretary of the National Fire Protection Association had briefly explained this method of making insurance savings pay for a sprinkler system, I asked him literally why in blazes every large property owner hadn't taken

PEACE HATH HER BATTLEFIELDS NO LESS RENOWNED THAN WAR. THIS BUILDING, EQUIPPED WITH GRINNELL AUTOMATIC SPRINKLERS, STOPPED THE BALTIMORE CONFLAGRATION.

TWO DAYS AFTER THE FIRE THE O'NEILL STORE WAS OPEN AND DOING BUSINESS THE SAME AS EVER.

A SPRINKLER SYSTEM IN THIS BUILDING WOULD HAVE COST $1200. INSURANCE SAVINGS OF $300 PER YEAR WOULD HAVE RESULTED. YET 31 GIRLS BURNED ALIVE IN THIS FIRE

advantage of it. Quick as a flash he answered: "Stupidity, sheer stupidity!"

Racking my own poor brain for some further explanation, I have figured it out in the following story. Incidentally, the disastrous results that befell Mr. Penny Wiseman often strike a far more cruel blow at business than the loss of capital. Accident insurance, you know, may pay a man ten thousand dollars for his stout right arm, but it can't restore the arm.

### THE PARABLE OF MR. PENNY WISEMAN

A certain manufacturer, whom Bunyan would have named Mr. Penny Wiseman, once made horseshoe nails for a profit. He came into his occupation by chance; he might just as readily have run a hotel, or gone down to the sea in ships, or served on the school committee, for all the difference it would have made to this allegory.

Now with the passing of years there came to Mr. Penny Wiseman prosperity beyond measure. All the blacksmiths of Christendom, it seems, were clamoring for his patented, cone-clutch, P. W. horseshoe nails. His vast shops rang with the toil of ten thousand aliens. Meanwhile the arm that had once tugged bravely at the bellows now kept guard on a red leather check book, and the hand that had gripped the tongs now closed on a fountain pen.

Said a man renowned for his prudence, "You are prosperous beyond measure, Mr. Wiseman. None of your rivals can cope with you. But" — and this with a lift of the eyebrows — "are you provident? Do you realize that in one short sleeping hour, the fairest shops in the land may become no more than a smoking graveyard? What sure provision have you made against fire?"

At this Mr. Penny Wiseman wrinkled his forehead and tapped his red leather checkbook.

"For the sum of five thousand dollars which I pay each year to the insurance companies," said he, "I stand to receive five hundred thousand in cash if I burn down. I have taken every precaution. I am fully protected."

But the prudent man shook his head.

"Five hundred thousand for the ashes of

a great and growing business?" he murmured, and he turned away.

And now came another counsellor with an army of little firemen. "Behold," said he, "I bring to your camp five thousand fire fighters. Such guards as these are this very moment protecting five thousand millions of property! They are silent. They never get in one's way. They never sleep. For all that, let a blaze start under your bench, or close to the shafting or down among the rubbish and — Whiziff! The flames are drowned before you can say Jack Robinson!"

"How much?" queried Mr. Penny Wiseman warily. "Nothing;" stoutly retorted the captain of the fire fighters, "and for this very excellent reason: With my watchmen constantly hovering over your *kindlings* and your *tinderboxes* — substantial though these fire traps may seem to *you* — the insurance companies will give you that same five hundred thousand dollars worth of protection for two thousand dollars *instead of five*. Give me, therefore, merely the money you save each year, till my watchmen are paid and my company has received an honest profit. Then the five thousand fire fighters are yours to the end of time; and each year three thousand dollars of good cold money will be added to your great prosperity."

But Mr. Penny Wiseman closed his check-book with a thud. "I'm afraid of the 'nigger'," said he, with a shrewd pursing of the lips.

Two months later the "nigger" came out. He belonged to Mr. *Wiseman*, it seems, and all that time he had been hiding in the woodpile down in the shipping room. The one-legged watchman discovered him first and was nearly choked by the smoke. Then came the fire engines and the hose carts tearing over the road to the P. W. factory. Lastly, from a fine house up on the hill came Mr. Penny Wiseman — to watch his prosperity go rolling in great black clouds toward the midnight stars. . . .

Next day his keenest rival wrote two letters: The first expressed polite regrets at the burning of the shops of the P. W. Horse Shoe Nail Corporation. The second was multigraphed and went out to his fifty salesmen:

> "'P. W.' is burned to the ground. They will not be able to promise deliveries short of six months. We are putting on night shifts at the factory and can meet all orders promptly. Scoop everything in sight."

There was more to this letter of course, but for allegorical purposes it isn't needed.

THE START OF THE FIRE.

THE GENERAL FIRE EXTINGUISHER COMPANY EQUIPPED A CLEVELAND SCHOOL WITH AUTOMATIC SPRINKLERS AND SET FIRE TO IT. CLEVELAND PURCHASED THE EQUIPMENT.

SPRINKLERS OPERATING

Not so with regard to the great facts upon which this tale is founded. To any jury in any civilized or uncivilized nation the writer submits the following proposition:

> If $1,000 now buys from an insurance company the guarantee of *cash indemnity in case of fire*, and if that $1,000 can be made to buy not only that guarantee but also *absolute safety from fire*, and if the cost of both guarantee and safety can in a few years time be *more than cut in two* — the building owner who neglects to seize this double benefit stands squarely in his own path. Worse yet, he stands in the path of the world's progress.

Are you, Mr. American Business Man—you who pride yourself on your prudence and sagacity—are you willing to stand indicted on this disgraceful charge?

For my own part, if I were paying these heavy unproductive taxes to the insurance companies, and in *spite* of this so-called protection were staking all my past achievements and my future hopes on the merest striking of a match, I know what I would do, and I'd do it mighty quick.

Here, Miss Thompson, take this letter, please:

The General Fire Extinguisher Co.,
Providence, R. I.

Gentlemen:

I have just read some amazing statements in The World's Work.

I understand that a system of Grinnell Automatic Sprinklers will make my property absolutely secure from fire.

I understand that such a system will save me 40 to 90% of my insurance premiums.

I understand that there are construction companies that will install such a system absolutely at their own expense and take their pay out of my insurance savings.

Please send me detailed information at once, and direct your representative to find out, without obligation on my part, what my savings will be and how soon they will pay for an equipment.

Very truly yours,

---

One moment, Miss Thompson. *Mark that letter Special Delivery.*

SEARCHING FOR THE BODIES OF THE 31 BUSINESS MEN WHO WERE VICTIMS OF THE MISSOURI ATHLETIC CLUB FIRE. HOW LONG WILL AMERICAN CONSCIENCE PERMIT SUCH SACRIFICE OF LIFE AND PROPERTY?

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## The Universal Varnish

*This is the Label*

For a full generation, we devoted our energies to the development of Specialty Varnishes.
We have dozens of them which are practically ideal—each perfectly adapted to *one* purpose

Several years ago, we began experimenting toward the production of *ONE VARNISH FOR ALL PURPOSES.*
We soon made it universally adaptable.
Then we perfected its various qualities.

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*Waterproof*
*for Use Outdoors or In*

*Prepared only by*
**Murphy Varnish Company**
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We made it *proof* against turning white, either by wetting or scratching.

We made it *proof* against hot water and steam and hot dishes and salt water.

We made it *proof* against alkali soap, and against alcohol and ammonia.

*Then,* we gave it the easy-working quality and we gave it the weather-resisting power, and we gave it the property by which it would not clog brushes nor thicken in the can.

It avoids the bother and waste incident to the use of two or three varnishes on the same job.
It is an especial boon to house painters and boat finishers and furniture manufacturers.

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RADIANT is the woman in whose body and heart and soul there is health; pitiable she whose body is sick. Health means happiness, and happiness charms even the birds of the air. For a quarter of a century

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## *Malt-Nutrine*

has spelt Health and Happiness to many thousands of women who were sick and unhappy. The rich, wholesome malt and tonic hops are Nature's own restorative in the most concentrated and effective form. It builds the body into strength, beauty and usefulness.

Your grocer and druggist have it.

Malt-Nutrine, when mixed with milk or sparkling water, makes a most palatable and healthful drink. Malt-Nutrine declared by U. S. Revenue Department a pure malt product, not an alcoholic beverage. Contains 14½ per cent malt solids—1.90 per cent alcohol.

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NATIONAL BISCUIT COMPANY

# Fair Play in Telephone Rates

IT is human nature to resent paying more than any one else and to demand cheap telephone service regardless of the cost of providing it.

But service at a uniform rate wouldn't be cheap.

It would simply mean that those making a few calls a day were paying for the service of the merchant or corporation handling hundreds of calls.

That wouldn't be fair, would it? No more so than that you should pay the same charge for a quart of milk as another pays for a gallon.

To be of the greatest usefulness, the telephone should reach every home, office and business place. To put it there, rates must be so graded that every person may have the kind of service he requires, at a rate he can easily afford.

Abroad, uniform rates have been tried by the government-owned systems and have so restricted the use of the telephone that it is of small value.

The great majority of Bell subscribers actually pay less than the average rate. There are a few who use the telephone in their business for their profit who pay according to their use, establishing an average rate higher than that paid by the majority of the subscribers.

To make a uniform rate would be increasing the price to the many for the benefit of the few.

All may have the service they require, at a price which is fair and reasonable for the use each makes of the telephone.

These are reasons why the United States has the cheapest and most efficient service and the largest number of telephones in the world.

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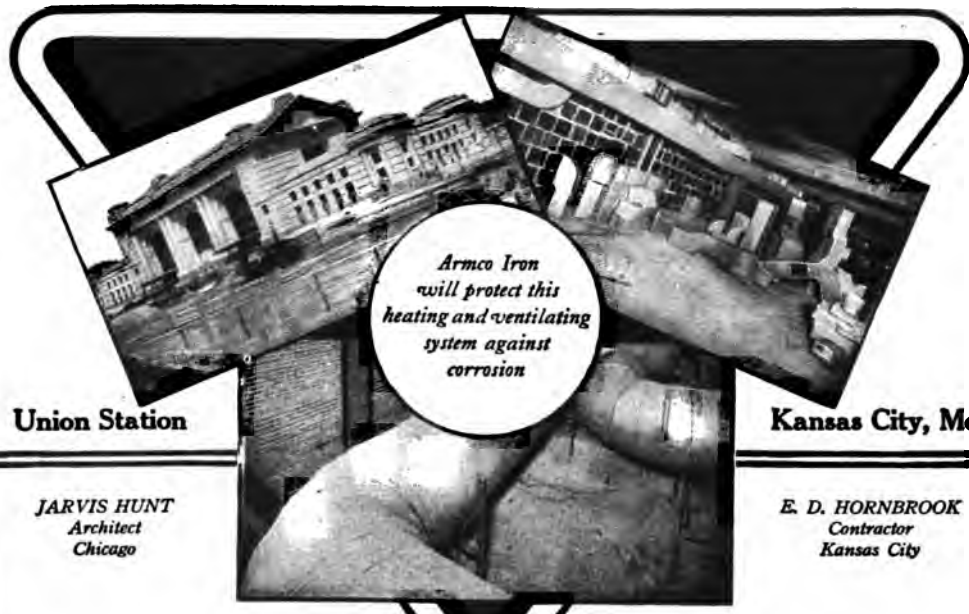
**AND ASSOCIATED COMPANIES**

***One Policy*** ***One System*** ***Universal Service***




Union Station

Kansas City, Mo.

*JARVIS HUNT*
*Architect*
*Chicago*

*E. D. HORNBROOK*
*Contractor*
*Kansas City*

# ARMCO IRON
## Resists Rust

That is why it is used for the ventilating system of this new Railway Terminal. ARMCO, American Ingot Iron, was subjected to severe tests to prove that it would withstand such conditions as a ventilating system imposes. As a result 300,000 pounds of galvanized Armco Iron were ordered for this building—the largest contract of its kind in the West.

Architects, builders, contractors, investors and all who are interested not only in building more economically but in reducing the cost of maintaining their buildings, should write for this book — "DEFEATING RUST," the Story of Armco Iron.

ARMCO, American Ingot Iron, is unequaled not only in purity but also in the care given to every process of its manufacture. This also accounts for uniformity of quality and resistance to Rust.

Tests of years have proved it most serviceable where exposure to alkali, salt air, the fumes of sulphur, etc., quickly ruin other sheet metal.

Armco Iron Lath resists rust. It is in some of the largest buildings in the country, such as the Woolworth Building in New York. Armco Iron Lath may be had either in the Herringbone pattern as made by The General Fireproofing Company or the Imperial Spiral Lath and several other styles made in our own factory.

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*Licensed Manufacturers under Patents granted International Metal Products Company*

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# WHY THE AUTOMOBILE HORN

The many noises of which the automobile is the author are responsible for a great deal of the antipathy entertained toward the automobile to-day. Probably the horn in its various forms is responsible for more of these noises than anything else but few people realize what an important and necessary accessory the horn is. On this subject we quote from Mr. Mitchell May, Secretary of State of New York:

"The question of the motor horn, hooter, siren, and road-clearer is one which is likely to vex both the motorists and the world for some time to come. Much has been heard of late about the misuse of these signals, and we may fairly hope that revision of the existing regulations will soon put an end to the worst practices that disturb the quiet of our cities.

"In the event of an accident, however, one of the first questions asked is, 'Did you sound your horn?' And a negative reply may be considered always to produce an impression unfavorable to the driver. Accordingly, numbers of motorists sound warning on approaching every cross-road and every sharp bend, in addition to making other more obviously necessary calls, since the law makes it compulsory to carry some signaling device.

"A number of motorists carry a musically toned instrument, sometimes alone and sometimes in addition to a raucous road-clearer. Others satisfy themselves with a horn. The increasing demand for the road-clearer is due to the difficulty of proving in many accident cases before the court that the driver did, in fact, sound any milder instrument. Moreover, by a kindly but unwise feeling of tolerance, mindful of his own childhood, a policeman has seldom been known to admonish children who catch on the rear of wagons and jump off without notice. These and other similar disturbances all go to show that pedestrians and motorists alike must be warned by noise in excess of that around them. The loud noise being thus necessary, a direction in which improvement might be effected is that of making it more harmonious.

"But this hooting nuisance could be reduced by enforcing the rule upon all highway users of keeping to the right. Upon the open highways wagons and motor cars should always leave on their left a full clearway for an overtaking or passing vehicle, and, in the event of a necessary movement being made by it into the clearway so provided, it should be compulsory for the driver to signal to other road users by extending his hand.

"In cities the rule should be stricter, and all vehicles should be obliged to keep not only to the right of the middle line, as in the country, but also to the extreme right of the available road space. The country rule would have the effect of dividing the wear of the road, since the cars which are coming and those which are going would not run on the same tracks, and the effect of the city rule would be that all slow-moving vehicles would be found close to the curb, with the fast ones permanently beyond them nearer to the middle of the road, to the great advantage of foot passengers, and, above all, with a great increase in the carrying power of the road and the speed of traffic.

"The pedestrian's right should remain undisturbed when he crosses at appointed places, but his right to be a nuisance by blindingly dropping into the road between crossings should be put to an end. The suggestion of keeping to the right is not advanced without consideration of inconveniences, especially upon slippery days, when such driving diminishes the maximum speed appreciably, but it has been noticed that when at a sharp turn an oncoming car was sharply encountered the feeling of security was remarkably increased. The approaching driver, startled, would wave a little, and then, seeing no hesitancy of the other car, would resolutely, and therefore quite safely, take to the car's width allowed him on his proper side of the road.

"But there is one phase of the noise evil which should be dealt with by the most summary of police measures. Insistent noises, however, cannot be continued, and when they amount to a series of detonations let off for the sake of blatant self-assertion or for warning signals or testing the firing of the engines, they should be treated as infractions of the law, which a policeman should be empowered to silence upon the spot. But at present it would seem that the authorities consider that cutouts are vital portions of up-to-date cars, and for that reason they think that they have not the power to prohibit their use in such a barbarous fashion."

---

"For the purpose of demonstrating one of the possible and important uses of motor vehicles in warfare an automobile manufacturer in England recently conducted a test with the coöperation of a battery of light artillery, which is of special interest at this time.

"The supposition was that an invading army had suddenly appeared off Great Grimsby, one of England's seaports on the North Sea. The West Riding Royal Horse Artillery, located at Wentworth, was ordered to proceed at once to this place by a route totaling some seventy-five miles.

"The order was received on a Friday evening, and the manufacturer took ten ordinary pleasure car chasses, to which the guns and ammunition wagons were attached, and hauled them to the destination, arriving early the next morning. The speed for the trip averaged twenty miles an hour. With horses it would have taken at least three days.

"There are in England a much larger number of automobiles of the same type used in this test than there are pieces of artillery. By using them the British army can quickly concentrate its artillery at any threatened point."—New York *Evening Mail.*

# When You Buy a Chalmers You Buy More Than Just a Car

Into every Chalmers car we build goes the spirit of the Chalmers Factory—an ideal of high quality at a fair price.

Every essential part of Chalmers cars is built in the Chalmers shops by Chalmers trained men. Each part is not only fine in itself; it carries its maker's pride in his workmanship.

For the Chalmers Factory provides every essential of fine production.

*First;* the buildings themselves are big, modern and light. The Factory is surrounded by wide lawns dotted with shrubs and flowers. It is a pleasant place to work.

*Second;* Chalmers men know when they enter the factory that the best materials and most up-to-date tools will be provided them. And when they leave at night, it is with a sense of having built as well as human skill can build.

*Third;* Chalmers workmen know that the ambition of the Chalmers Company is not for mammoth volume or quick profits, but rather for sufficient volume to give quality at medium prices, for a product of such excellence that Chalmers cars shall be always first among cars of their prices.

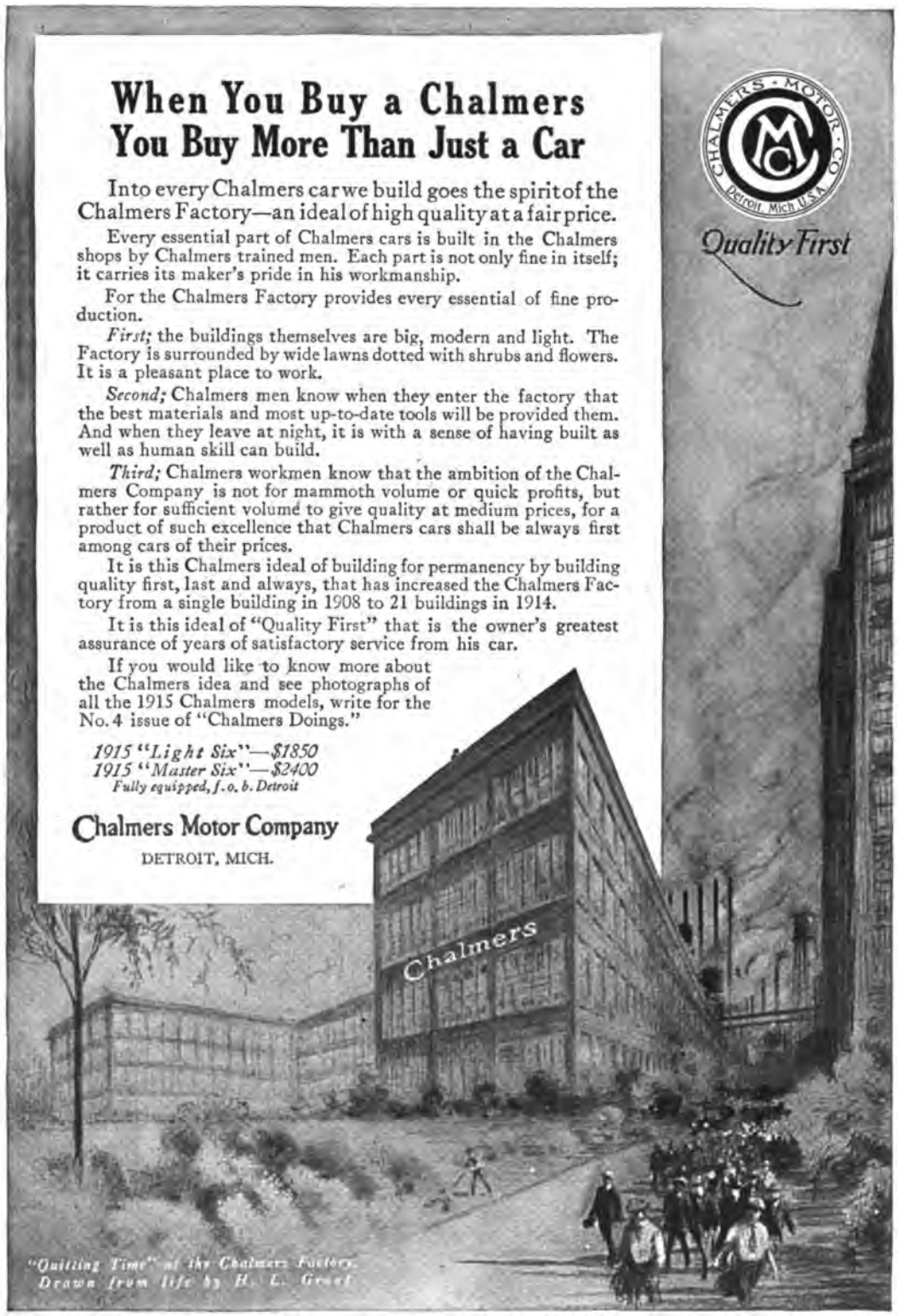
It is this Chalmers ideal of building for permanency by building quality first, last and always, that has increased the Chalmers Factory from a single building in 1908 to 21 buildings in 1914.

It is this ideal of "Quality First" that is the owner's greatest assurance of years of satisfactory service from his car.

If you would like to know more about the Chalmers idea and see photographs of all the 1915 Chalmers models, write for the No. 4 issue of "Chalmers Doings."

*1915 "Light Six"—$1850*
*1915 "Master Six"—$2400*
*Fully equipped, f. o. b. Detroit*

**Chalmers Motor Company**
DETROIT, MICH.




*"Quitting Time" at the Chalmers Factory. Drawn from life by H. L. Grant*

# CARBON DEPOSIT

## What causes it. How it can be avoided.

OF ALL the puzzling problems you face in motoring none is more befuddling than—Carbon Deposit.

Barring mechanical troubles and faulty carburetion (too much gas) and ignition, carbon deposit from lubricating oil may be summed up as follows:

Carbon Deposit is caused by excess lubricating oil burning in the combustion chambers.

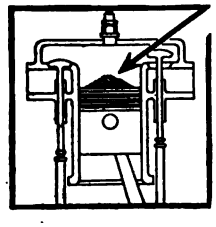
Prevent the presence of excess oil and you avoid undue carbon in your combustion chambers.

In some motors, the piston stroke will, by suction, draw a light oil too freely to the piston heads. In other motors, a heavy oil will work to the piston heads.

In either case excess carbon will deposit.

The remedy is obvious.

*Keep excess oil from your combustion chambers by using an oil whose body and quality fit the mechanical conditions of your motor.*



Every day it is being demonstrated that Gargoyle Mobiloils, used as specified in the lubricating chart on the opposite page, give remarkable freedom from carbon deposit.

Why? It is not because Gargoyle Mobiloils are entirely free from carbon-giving properties. Such oils cannot be produced.

It is simply because the grade of Gargoyle Mobiloil recommended for each car is fully suited to that motor's mechanical conditions.

The oil will not reach the combustion chambers in excess quantities.

If the oil is not there to burn, it naturally cannot give carbon deposit.

---

It is sometimes said that the *body* of an oil indicates the amount of carbon it will deposit. Such advice is incorrect.

In many motors a light-bodied oil will deposit far more carbon than a heavy oil, due to the excessive quantity that works past the piston rings.

Oils have sometimes been put forward as "containing no carbon." All petroleum oils are chemical compounds, consisting almost entirely of

hydrogen and carbon. To remove the carbon in chemical combination would destroy the oil. *Free* carbon and other impurities are easily removed.

Your safeguard against undue carbon deposi is the chart printed in part on the right. The grade of Gargoyle Mobiloils there specified for your car was determined by a thorough analysis of the engine's mechanical conditions. If your car is not listed send for our *complete* chart of Automobile Recommendations.

On request we will mail a pamphlet on the Construction, Operation and Lubrication of Automobile Engines. It describes in detail the common engine troubles and gives their causes and remedies.

GARGOYLE

# Mobiloils

*A grade for each type of motor*

In buying Gargoyle Mobiloils it is safest to purchase in original barrels, half-barrels and sealed five and one-gallon cans. Look for the red Gargoyle on the container.

The various grades of Gargoyle Mobiloils purified to remove free carbon are:

**Gargoyle Mobiloil "A"**
**Gargoyle Mobiloil "B"**
**Gargoyle Mobiloil "E"**
**Gargoyle Mobiloil "Arctic"**

They can be secured from reliable garages, automobile supply houses, hardware stores and others who supply lubricants.

For information, kindly address any inquiry to our nearest office. The city and state address will be sufficient.

## VACUUM OIL COMPANY

Rochester, N. Y., U. S. A.

**Specialists in the manufacture of high-grade lubricants for every class of machinery. Obtainable everywhere in the world.**

***Domestic Branches:*** Detroit, Pittsburgh, Boston, Philadelphia, New York, Indianapolis, Chicago, Minneapolis

### Correct Lubrication

***Explanation:*** In the schedule, the letter opposite the car indicates the grade of Gargoyle Mobiloil that should be used. For example: "A" means "Gargoyle Mobiloil "A." "Arc." means "Gargoyle Mobiloil "Arctic." For all electric vehicles use Gargoyle Mobiloil "A." The recommendations cover both pleasure and commercial vehicles unless otherwise noted.

| MODEL OF CARS | 1910 Summer | 1910 Winter | 1911 Summer | 1911 Winter | 1912 Summer | 1912 Winter | 1913 Summer | 1913 Winter | 1914 Summer | 1914 Winter |
|---|---|---|---|---|---|---|---|---|---|---|
| Abbott Detroit | A | Arc. | A | Arc. | A | Arc. | A | Arc. | Arc. | Arc. |
| Alco | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | ... | ... |
| American | A | Arc. | A | Arc. | A | Arc. | A | Arc. | A | Arc. |
| Autocar (2 cyl.) | A | Arc. | A | Arc. | A | Arc. | A | Arc. | A | Arc. |
| " (4 cyl.) | A | E | A | Arc. | A | Arc. | ... | ... | ... | ... |
| Avery | A | E | A | E | A | A | A | A | A | A |
| " (Model C) | ... | ... | ... | ... | ... | ... | ... | ... | Arc. | Arc. |
| Buick (2 cyl.) | A | A | A | A | A | A | A | A | ... | ... |
| " (4 cyl.) | Arc. | Arc. | A | Arc. | A | Arc. | A | Arc. | A | Arc. |
| " (6 cyl.) | ... | ... | ... | ... | ... | ... | ... | ... | A | Arc. |
| Cadillac | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. |
| Cartercar | A | E | A | E | A | E | A | E | Arc. | Arc. |
| " Com'l | A | E | A | Arc. | A | Arc. | A | Arc. | ... | ... |
| Case | ... | ... | A | A | A | Arc. | A | Arc. | A | Arc. |
| Chalmers | Arc. | Arc. | A | Arc. | Arc. | Arc. | Arc. | Arc. | A | A |
| Chase (air) | B | B | B | B | B | B | B | B | B | B |
| " (water) | ... | ... | ... | ... | ... | ... | ... | ... | Arc. | Arc. |
| Cole | Arc. | Arc. | A | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. |
| Delaunay-Belleville | B | A | B | A | B | A | B | A | B | A |
| E. M. F. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | ... | ... | ... | ... |
| Empire | A | Arc. | A | Arc. | A | Arc. | Arc. | Arc. | Arc. | Arc. |
| Fiat | A | A | B | A | A | A | B | A | B | A |
| Flanders | E | E | E | E | Arc. | Arc. | ... | ... | ... | ... |
| " (6 cyl.) | ... | ... | ... | ... | ... | ... | Arc. | ... | ... | ... |
| Ford | A | Arc. | E | E | E | E | E | E | E | E |
| Franklin | B | Arc. | A | Arc. | A | Arc. | A | Arc. | A | A |
| " Com'l | B | A | B | A | A | Arc. | A | Arc. | ... | ... |
| G. M. C. Truck | ... | ... | ... | ... | Arc. | Arc. | A | Arc. | A | Arc. |
| Havers | ... | ... | A | Arc. | A | Arc. | A | Arc. | A | A |
| " (Model 6-60) | ... | ... | ... | ... | ... | ... | ... | ... | Arc. | Arc. |
| Haynes | A | E | A | Arc. | A | Arc. | A | Arc. | A | Arc. |
| Hudson | Arc. | Arc. | A | Arc. | A | Arc. | A | Arc. | A | Arc. |
| Hupmobile (Model 20) | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | ... | ... |
| " (Model 32) | ... | ... | ... | ... | ... | ... | A | Arc. | A | Arc. |
| I. H. C. (air) | ... | ... | ... | ... | ... | ... | B | A | B | A |
| " (water) | ... | ... | ... | ... | ... | ... | A | A | A | A |
| International | B | A | B | B | B | A | ... | ... | ... | ... |
| Interstate | A | E | A | Arc. | A | Arc. | A | Arc. | ... | ... |
| Jackson (2 cyl.) | A | A | ... | ... | ... | ... | ... | ... | ... | ... |
| " (4 cyl.) | A | Arc. | A | Arc. | A | Arc. | A | Arc. | Arc. | Arc. |
| " (6 cyl.) | ... | ... | ... | ... | ... | ... | ... | ... | Arc. | Arc. |
| Jeffery | ... | ... | ... | ... | ... | ... | ... | ... | A | A |
| " Com'l | ... | ... | ... | ... | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. |
| Kelly | ... | ... | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | A | A |
| King | ... | ... | A | E | A | E | A | E | A | A |
| " Com'l | ... | ... | ... | ... | ... | ... | ... | ... | Arc. | Arc. |
| Kissel Kar | A | E | A | Arc. | A | Arc. | A | Arc. | Arc. | Arc. |
| " " Com'l | ... | ... | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. |
| " " (Model 48) | ... | ... | ... | ... | ... | ... | ... | ... | A | A |
| Kline Kar | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | A | Arc. |
| Knox | B | A | B | A | B | A | B | A | B | A |
| Krit | A | A | A | A | A | A | A | A | A | A |
| Locomobile | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | E | E |
| Lozier | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | A | Arc. |
| Mack | A | E | A | E | E | E | E | E | A | E |
| " (Model S) | ... | ... | ... | ... | ... | A | A | A | A | A |
| Marion | A | E | A | E | A | Arc. | A | Arc. | Arc. | Arc. |
| Marmon | A | E | A | Arc. | A | Arc. | A | Arc. | A | Arc. |
| Maxwell (2 cyl.) | E | E | E | E | E | E | ... | ... | ... | ... |
| " (4 cyl.) | E | E | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. |
| " (6 cyl.) | ... | ... | ... | ... | ... | ... | Arc. | Arc. | Arc. | Arc. |
| Mercer | A | Arc. | A | Arc. | A | Arc. | A | Arc. | A | Arc. |
| Mitchell | Arc. | Arc. | A | Arc. | A | Arc. | A | Arc. | A | Arc. |
| Moline | A | E | A | Arc. | A | Arc. | A | Arc. | ... | ... |
| Moline Knight | ... | ... | ... | ... | ... | ... | ... | ... | A | A |
| Moon (4 cyl.) | A | E | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | A | Arc. |
| " (6 cyl.) | ... | ... | ... | ... | ... | ... | ... | ... | Arc. | Arc. |
| National | A | A | A | A | A | A | A | A | A | A |
| Oakland | A | E | A | Arc. | A | Arc. | A | Arc. | Arc. | Arc. |
| Oldsmobile | A | E | A | Arc. | A | Arc. | Arc. | Arc. | Arc. | Arc. |
| Overland | A | E | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. |
| Packard | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | A | Arc. |
| Paige Detroit | E | E | A | Arc. | A | E | A | E | A | A |
| Pathfinder | ... | ... | ... | ... | ... | ... | A | Arc. | Arc. | Arc. |
| Peerless | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. |
| Pierce Arrow | Arc. | Arc. | A | Arc. | A | Arc. | Arc. | Arc. | Arc. | Arc. |
| " " Com'l | ... | ... | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. |
| Pope Hartford | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. |
| Premier | A | Arc. | A | Arc. | A | Arc. | A | Arc. | A | Arc. |
| Rambler | A | A | A | Arc. | Arc. | Arc. | Arc. | Arc. | ... | ... |
| Regal | A | E | A | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. |
| Renault | A | Arc. | A | Arc. | A | Arc. | A | Arc. | A | Arc. |
| Reo | A | E | A | Arc. | A | Arc. | A | Arc. | A | Arc. |
| Sayers | ... | ... | ... | ... | ... | ... | ... | ... | E | E |
| S. G. V. | ... | ... | B | Arc. | B | Arc. | B | Arc. | A | Arc. |
| Selden | A | E | A | E | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. |
| Simplex | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. |
| Speedwell | Arc. | Arc. | A | Arc. | A | Arc. | Arc. | Arc. | Arc. | Arc. |
| " Mead | ... | ... | ... | ... | ... | ... | A | Arc. | B | A |
| Stearns | Arc. | Arc. | A | Arc. | A | Arc. | ... | ... | ... | ... |
| " Knight | ... | ... | ... | ... | A | A | A | A | B | A |
| Stevens Duryea | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. |
| Stoddard-Dayton | Arc. | Arc. | A | A | A | A | A | A | ... | ... |
| " Knight | ... | ... | ... | ... | A | A | A | A | ... | ... |
| Studebaker | E | E | A | Arc. | Arc. | Arc. | A | Arc. | A | Arc. |
| Stutz | ... | ... | ... | ... | Arc. | Arc. | Arc. | Arc. | A | A |
| Velie (4 cyl.) | A | E | A | Arc. | A | Arc. | A | Arc. | A | Arc. |
| " (6 cyl.) | ... | ... | ... | ... | ... | ... | ... | ... | Arc. | Arc. |
| Walter | A | E | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. |
| White | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. |
| Winton | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. | Arc. |

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Cooper-of-Bennington is the originator of the Spring-Needle Knit fabric that has become so popular with people who wish to be well underclothed. For nearly forty years he has been making the machines that knit this peculiar stitch and running the factory that produces the

**Original Spring-Needle Knit Underwear**

**Made by Cooper-of-Bennington**

Note the elasticity of the fabric. You can stretch it and it springs right back to its knitted shape and washing won't take out the spring. Made with the added comfort of the patented closed crotch, it is the best underwear you can buy.

If not at your dealer's, ask him to order from

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You are cordially invited to inspect our mammoth tailor shops whenever you visit Chicago. A guide will show you through

# ANSWERS TO QUESTIONS ABOUT FARM LANDS

181.—*Q.* How about the opportunities for one planning to take up a homestead in Shoshone, Wyo.? Where can information about conditions there be obtained? Would $1,000 be enough capital to start with? Would it be better to go this fall or wait until next spring?

*A.* Complete information about conditions and opportunities on the Shoshone Irrigation Project, and the obtaining of a homestead there can be obtained from Mr. C. J. Blanchard, Statistician, U. S. Reclamation Service, Washington, D. C. It is possible that one could succeed with $1,000, but it would probably be necessary to "hire out" occasionally in order to insure an income until crop returns materialized. An estimate recently made by an experienced homesteader called for about $1,850 to cover the first year's expenses on an average homestead. Therefore, if you could increase your capital by half by waiting a year or so, you would do well to delay. Otherwise, we suggest waiting until early spring before starting in, unless you are sure of remunerative employment over winter. If such can be obtained, several months previous to planting time will give you a good chance to become familiar with local conditions.

The following extracts from a recent issue of the *Reclamation Record* may be of value: "The crop season of 1913 on the Shoshone project was the best so far in its history. The area actually cultivated and producing crops was approximately 20,000 acres. The value of the crop raised, computed at market prices, was $262,464. At the close of the year the value of live stock owned by farmers on the project was $347,432, an increase of $66,874, over the value of the stock for the year before. The farmers are accumulating dairy cattle, hogs, and other live stock as rapidly as possible, and the indications are that dairying and hog raising will prove to be very profitable.

"The average gross value of the crop yields per acre was $14.44. . . . A classification of the farms or farmers on a basis of the yields per acre into poor, fair, good, and excellent, shows 52 poor, 148 fair, 161 good, and 35 excellent, the average value of the yields per acre in each group being $4.12, $11, $17, and $26 respectively.

"The people of the project, generally, are very optimistic over the future, and entrymen come into the office of the Service frequently and ask for bulletins and literature to send back to their friends or relatives in the hope of getting them interested." It is further noted that one farmer who put in 3¼ acres of garden truck realized $223 per acre gross returns. Other leading crops are oats, alfalfa, onions, barley, potatoes, wheat, corn, clover seed, peas, and beets.

182.—*Q.* I want to go to some newly settled country, or a region that is just being opened up, where there is an annual rainfall of not less than 15 inches and where the winters are not too severe for cattle raising. Can you suggest any such regions?

*A.* First, as to rainfall, we can consider any part of the country east of the 100th meridian, and, in addition, parts of Colorado, Montana around Livingston, California from San Francisco north, and the western half of Oregon and Washington.

Hardly anywhere in the United States does the winter climate actually prohibit cattle raising, but of course the most northern and highest of the above mentioned regions are characterized by an extremely short growing season, and require expensive buildings for winter protection. Under these circumstances, and recalling your third provision, we suggest (1) the Ozark section of Missouri and Arkansas, (2) the cut-over lands of the Puget Sound Region, (3) the more elevated sections of western Virginia and northern North and South Carolina, Georgia, Alabama, and Mississippi, and (4) the cut over lands of Minnesota, Wisconsin and Michigan.

183.—*Q.* Please furnish information about the Isle of Pines, south of Cuba.

*A.* Unfortunately we cannot do this since we do not attempt to discuss conditions outside United States territory, and the Isle of Pines is part of the Cuban Republic. However, the following extracts from a letter recently received from a reader of the WORLD'S WORK, may interest you: "In the July number of the WORLD'S WORK I saw a question in regard to buying land in the Isle of Pines for investment. My answer to that question is that any one who wishes to farm better stay in 'Uncle Sam's' domain.

"We spent two winters on the Isle of Pines and conditions there are very different from those in this country. The island is still almost in the experimental stage. The mode of living is very different because it is hard to get fresh vegetables; a great deal has to be purchased in tin cans and living that way is expensive as well as unsatisfactory.

"The soil is poor for the most part, consequently a great deal of fertilizer has to be used. The hiring of native help or of Jamaicans is not entirely satisfactory either.

"The principal crops are grapefruit and pineapple which are really fine; bananas are also raised on a small scale. A person has to wait four years anyway before grapefruit begins to come into bearing, and the yield is greater every year after that provided proper care of the grove is taken. A person needs a good income to wait for a fruit grove to come into bearing on account of the great expense of the 'up keep' of the grove.

"The climate is hard on people accustomed to the change of seasons because the southern heat is very trying. A number of orchards have been abandoned because the owners did not feel as if they could hold out until the trees began to yield, and there are many more who would gladly leave the Island if they only could get money enough to move. A person can get better and more satisfactory results in this country for the same expenditure of labor and money."

Of course, other, more optimistic opinions are not uncommon, which simply emphasizes the necessity of each person who is interested going there to see for himself before buying property on the island.

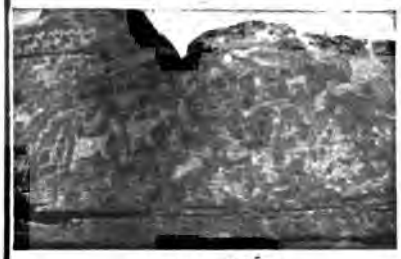
184—*Q.* Can you give me any information about land in Douglas County, Nevada, near Minden? A friend thinks of investing in 80 acres. He does not expect to develop this himself, but understands that it offers great possibilities, as yet uncultivated.

*A.* Minden is not far south of the territory being developed by the Truckee-Carson Reclamation Project, and if water is available it is quite possible that 80 acres well located would prove a valuable irrigated farm proposition. However everything depends upon their location with respect to a water supply, transportation facilities, markets, etc. To learn the truth about these points your friend should visit the country and study it carefully. Furthermore if he does not expect to manage the property himself he will have to assume the considerable speculative risk involved in all non-resident farming ventures.

## Enjoy the Fine Winter Climate

# STOP AT TUCSON ARIZONA

### On Your Way to the California Exposition and See the



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**Casa Grande Ruins**—The most wonderful prehistoric ruin in America. Built many centuries before the coming of the white man.

**San Xavier Mission**—Founded in 1692 by the Jesuits. It was the scene of many Indian massacres but is in a splendid state of preservation today. Here also, in sharp contrast to the ruins of the past, is the

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being reclaimed from the desert.

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PORTION OF BUSINESS DISTRICT OF TUCSON—THE RAILROAD AND CHIEF COMMERCIAL CENTER OF THE INLAND SOUTHWEST

## A Section Teeming With Opportunities

THE farmer, the homeseeker, business man and manufacturer, investor and tourist, in fact any one looking for a location teeming with opportunities, will find the most promising in the South, and especially that section adjacent to the lines of the

### Southern Railway

**The Greatest Raw Products, Power** and **Labor** center of America is in the South. Her industries have only begun to develop. Proof of her resources is vividly exemplified by the rapid growth of Southern cities. The last census showed increases of 200 per cent and greater by certain cities. The great resources in minerals, timber, power, transportation facilities, and the advantageous geographic location with reference to the Panama Canal, South America and the Orient make the South the most promising section in America for industrial and business locations.

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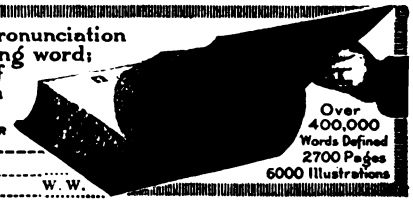

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# MAKING THE TROLLEY SYSTEM SERVE THE CITY'S NEEDS

IT IS essential that every city should be equipped with a modern trolley system if it is to prosper and expand in a way to be of the most benefit to its citizens both collectively and individually.

A modern trolley system is one that is so routed that it will connect the collection areas of the city with the distribution areas in the shortest space of time with safety, by comfortable, noiseless, clean cars, operated by courteous employees and often enough to give adequate service.

The trolley systems of most of our cities have been built up by forming a combination of smaller independent lines which were originally laid out where franchises or consents could be more easily obtained, or through what at the time seemed to be the easiest streets to operate. In any event, even if the system was first laid out as a whole, the proper economic collection and distribution of passenger traffic was little considered, nor was the effect of the operation of the system on the best possible growth of the city or the operating conditions very much considered by either the municipality or by the company. In most cases the people were glad to get the cars in any street and in any way and the promoters were also only too glad to start things going that way.

Such conditions have, of course, not resulted in serving the cities in the best way possible, especially in view of the fact that most of these franchises or consents were given by the cities without requiring any compelling obligations on the part of the company as regards future rents, extensions, service to be rendered, kind of equipment to be used, etc., etc.

It has been frequently found that as a result of such proceedings many cities now have congested streets. A proper width of street was not considered in the first place, because the cars are not properly routed over existing tracks and because the existing tracks have not been put down in the proper streets.

Because of the lack of any compelling control on the part of the cities it also often happens that the railroad companies have not extended their lines to the best advantage of the community if indeed they have extended them at all and congestion of population has therefore resulted with all its harmful conditions. That they have continued to operate inferior, uncomfortable cars in a manner to militate not only against the interests of the public, but against their own interests as well.

Fortunately, however, the art of operating street railroads has now so far progressed that it is no longer necessary to put up with the situation brought about by the conditions here related.

Congestion can be eliminated or greatly diminished in the following ways:

1. By roadway widening — perhaps only a foot or two.
2. By the use of simple traffic regulations.
3. By re-routing of cars,
4. By resorting to one way streets — if not applied to the cars themselves, then to other vehicular traffic.
5. By better method in the operation of cars as for instance, the location of stops, the number of stops made and the general interests on the part of the men operating the cars.

A better distribution of traffic can usually be worked out by re-routing based on a true knowledge of where people live and work.

Certain it is that much of our congestion of population is due to the fact that the amount of available land adjacent to the working areas is restricted and because any other is inaccessible for the reason that the trolleys do not operate there and if they do, it usually takes them so long that it is a hardship to reach it.

In order to remedy this trouble the trolley lines should extend just a little beyond the built up portion of the city so that there will always be some land available along their lines. Furthermore, everything possible should be done to influence speedy operation, which can be effected in the following ways:

1. By good paving off of the car track area, so as to keep vehicles off the tracks,
2. By cutting out double stops at intersections,
3. By not stopping at every street if they are close together,
4. By traffic regulations,
5. By keeping the streets in good repair,
6. By not permitting the roadway to be obstructed by building material, thus forcing vehicles on to the tracks.

Speed is the fundamental element in railroad operation. The greater the speed the fewer the cars needed, thus enabling a company to extend its lines little by little into new territory.

A careful study of trolley car traffic invariably shows that some lines are getting too much service while others are not getting enough. If such conditions as these were better known and more generally understood, proper service could be rendered by simply making certain adjustments without additional cost to the company.

(*Continued on second page following*)

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*(Continued from left hand page preceding)*

The matter of equipment is also an extremely important one, not only because it concerns the comfort of the people, but also because it has a definite bearing on the amount of patronage that the company can attract to itself. This double purpose can be accomplished through the use of well lighted, well heated cars in winter, well ventilated in summer, clean at all times, with easy ingress and egress and with comfortably arranged and comfortably made seats.

In this connection it must be realized that the art of car building is still in an embryonic stage and is not yet standardized. But the above features have been worked out successfully on new cars, and can be applied to old ones as well. In passing it is worth while noting that trolley cars should be painted attractively on the exterior and should carry route signs that are easily legible.

Finally, it certainly costs no more to have courteous, well ordered operatives on the cars. This is a right that every passenger should demand and a rule which every company should enforce because this is a feature of trolley car service that is a real asset in the way of financial returns.

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This is why we hoped to be able to secure Mr. Lane as Director of this Department, and that we were successful is a bit of good fortune for our readers and a compliment to the WORLD'S WORK.

The following résumé of Mr. Lane's professional experience is interesting:

Graduated as B. S., New York University 1903, after experience in road and bridge construction, surveying and railway location; in 1907 received C. E. degree for solution of traffic problems on Brooklyn Bridge (only degree ever awarded for this kind of work).

With Bureau of Highways, Brooklyn, N. Y., Engineering Corps during construction of Williamsburg and Manhattan bridges.

Engineer in Charge of Traffic, Brooklyn, Williamsburg, Queensboro, and Manhattan bridges, New York City, for six years. Rearranged Brooklyn Bridge to accommodate greatly increased traffic.

Devised Rapid Transit re-routing plan for Brooklyn, now being carried out as part of great New York City subway contracts.

Engineer in Charge of Traffic Department Public Works, Borough of Manhattan for two years.

Consulting Engineer to South Shore Traction Company, operating in Queens Borough, New York City.

Expert to Newark City Plan Commission; City Plan Committee, Erie, Pa.

Consulting Engineer Fifth Avenue Coach Company, New York, and to the property Interests Association, Jersey City, N. J.—traffic, street repaving, waterfront development.

Consulting Engineer to New York Motor Bus Company, the Chicago Motor Bus Company, the Morris Canal Abandonment Commission and the Public Utility Commission, State of New Jersey.

Lecturer on Traffic Engineering in New York University.

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The plan to make the November issue under the head of

**United States**
**The Rebuilders**

has been put over until December because so much of the material needed is in confused condition and owing to the great pressure of new and unexpected material which the war experiences have already developed.

# For November

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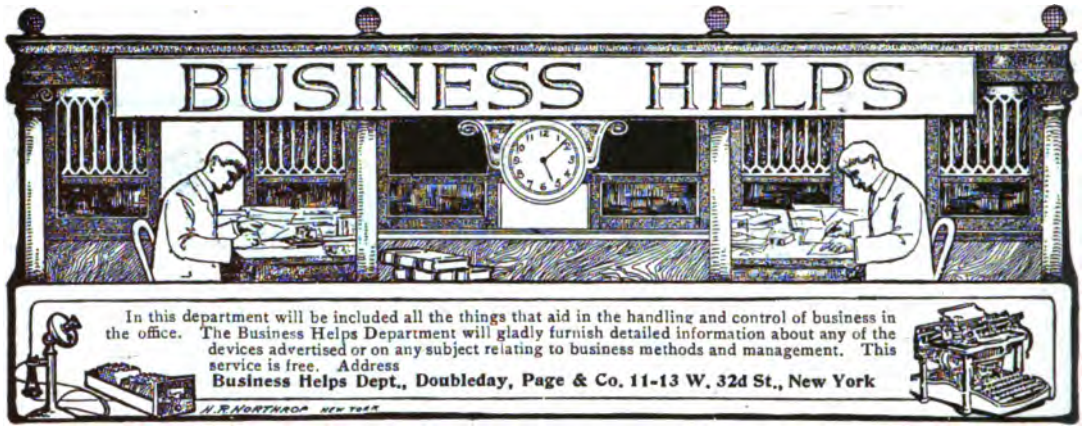



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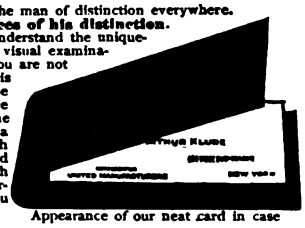

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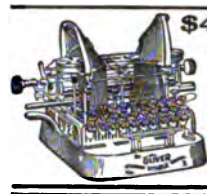

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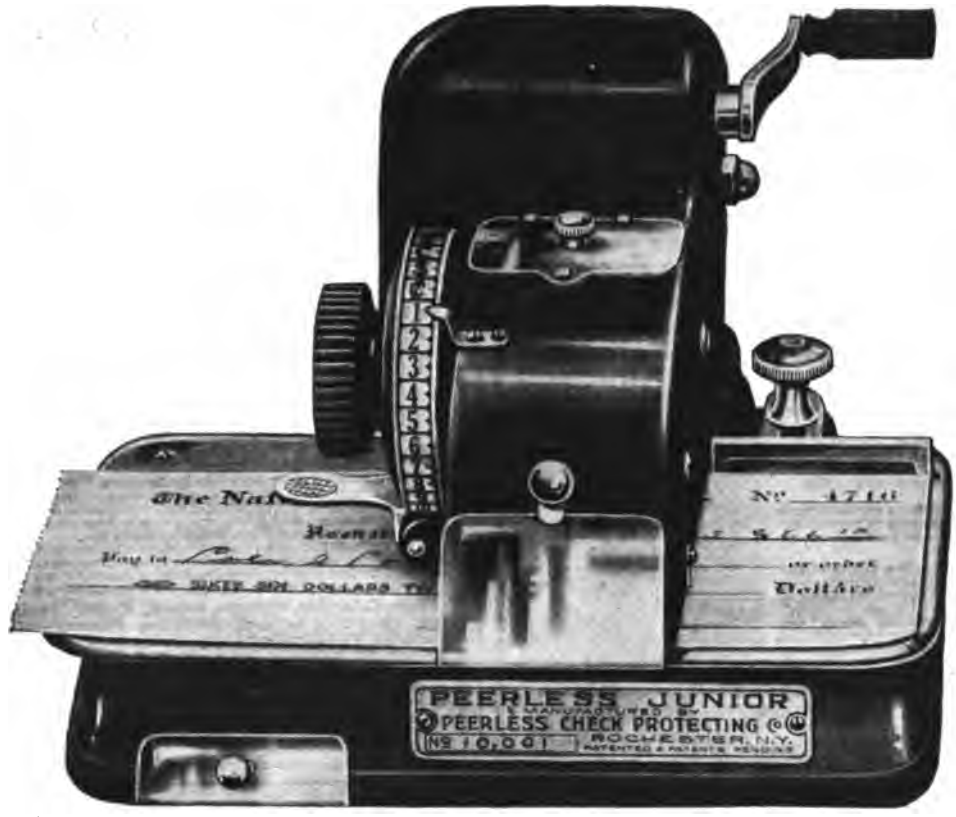


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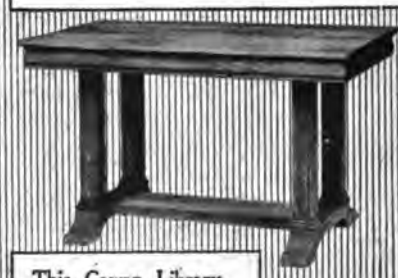

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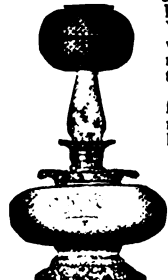

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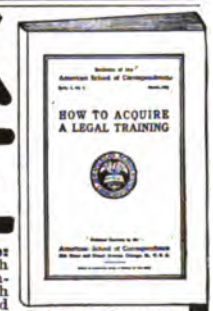


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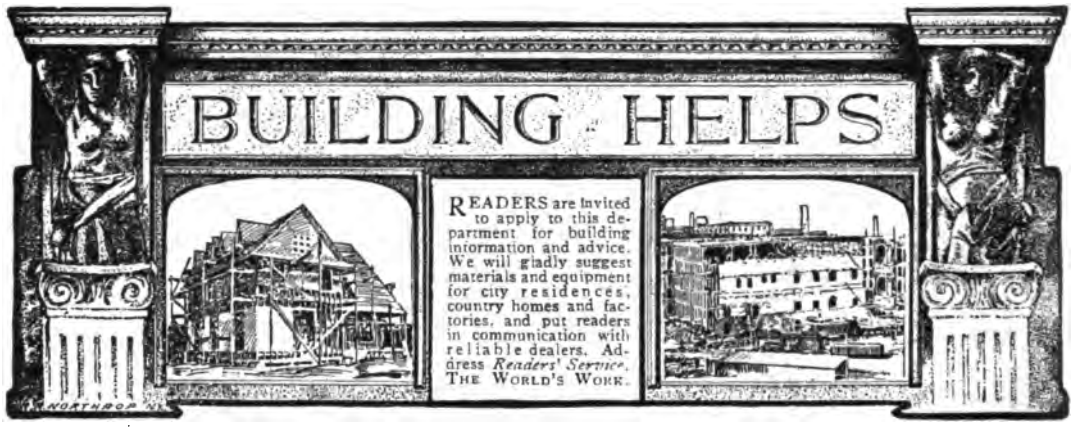

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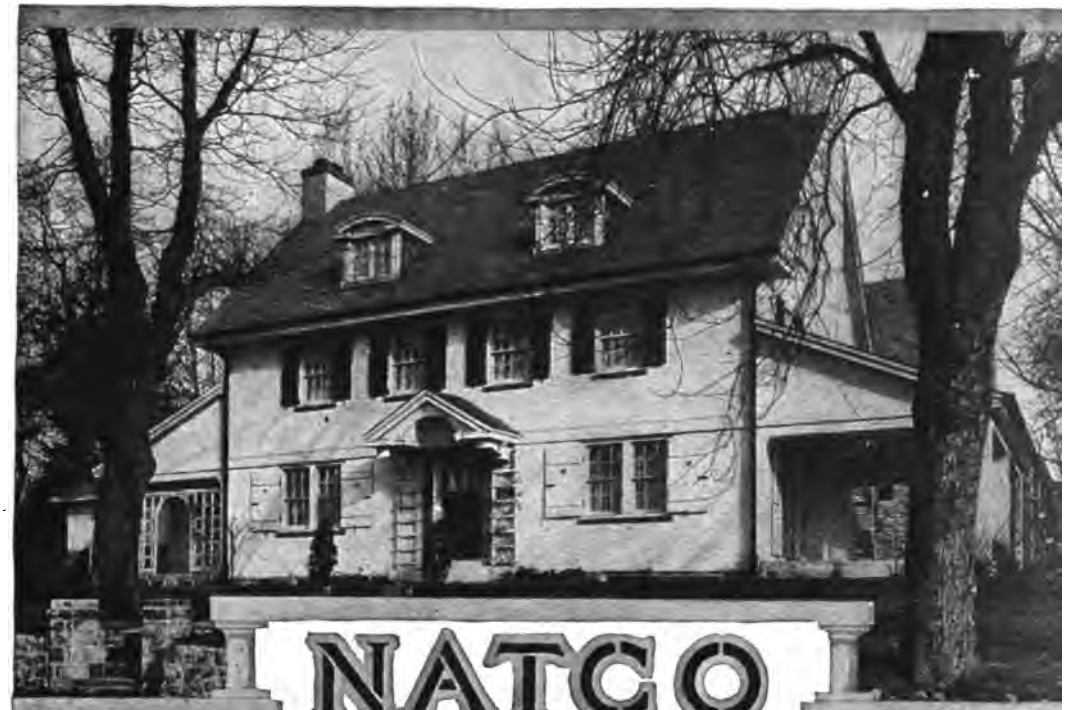

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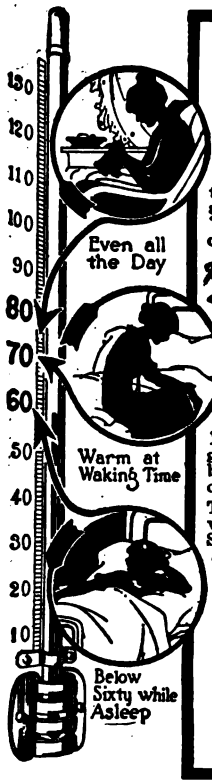


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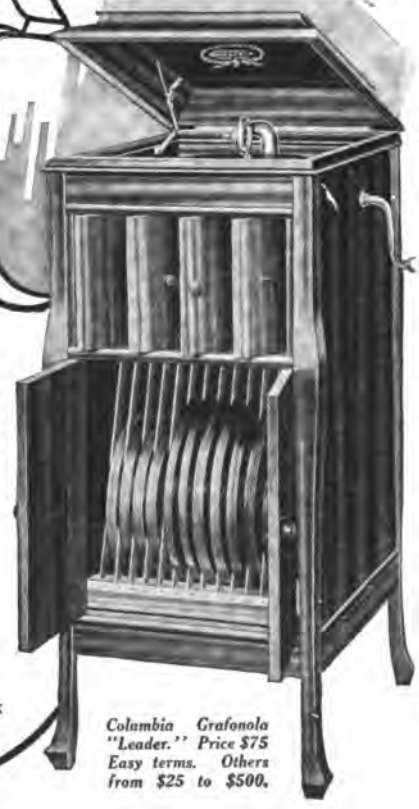

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**(p. 441, Vol. XIX, Encyc. Brit.)**

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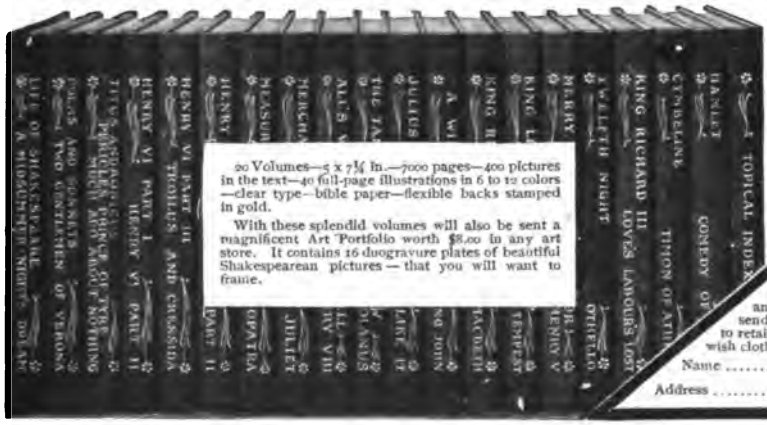


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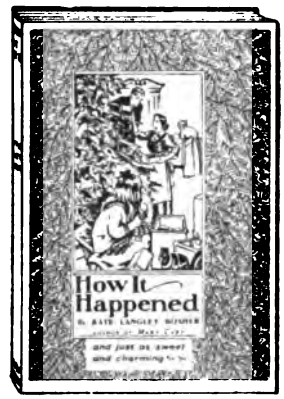


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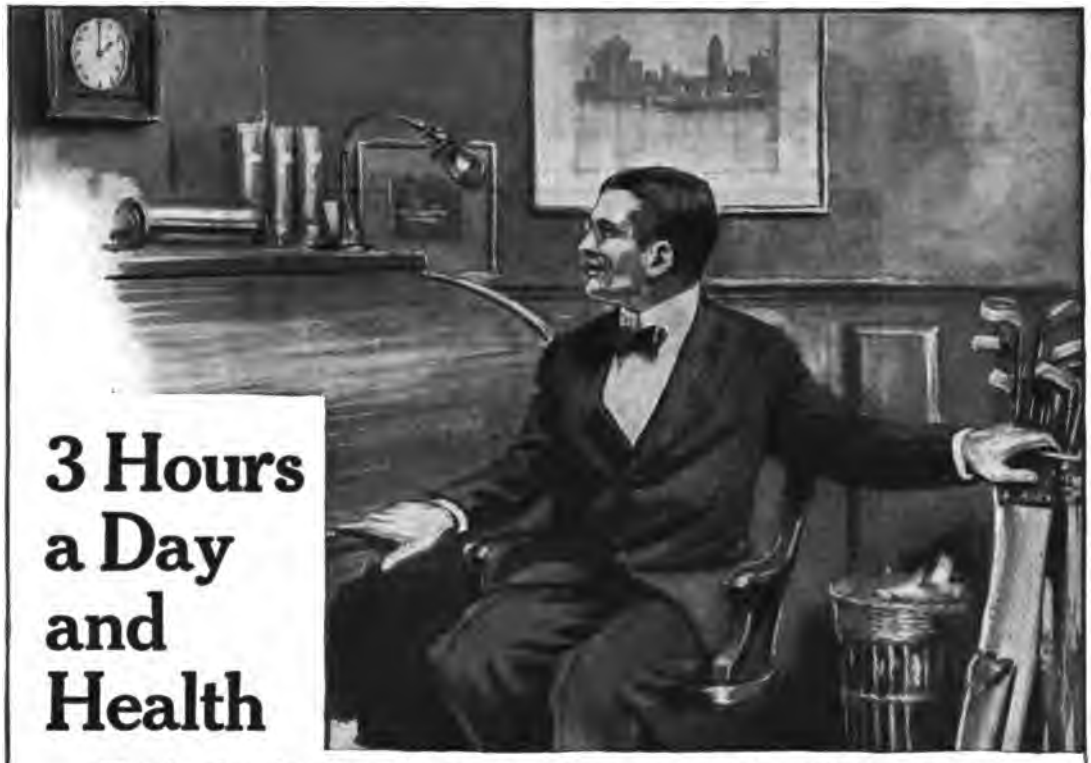

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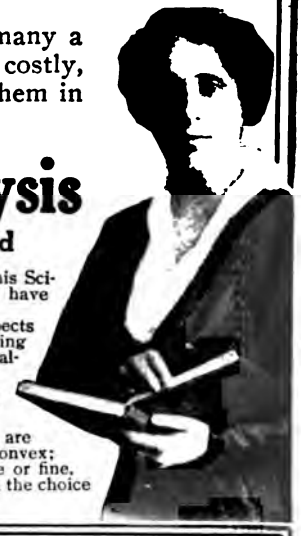

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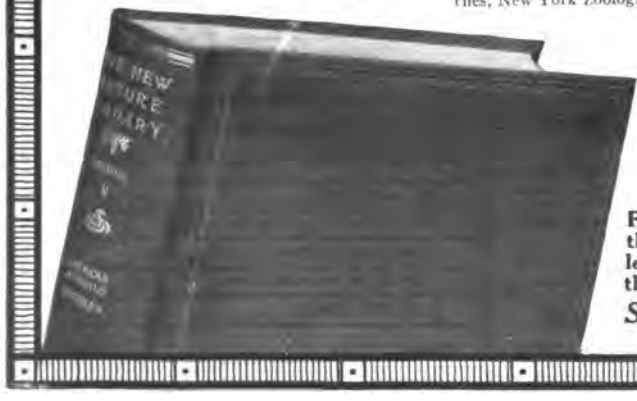

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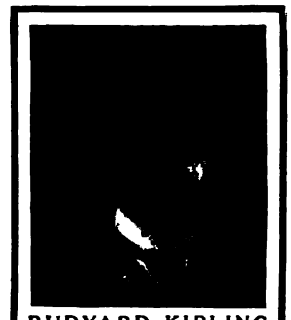

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**The Abbott School for Boys**

Emphasizes Obedience, Manliness, Thoroughness, Achievement. Tuition $700.

GEORGE D. CHURCH, M. A., Headmaster.

## NEW HAMPSHIRE

NEW HAMPSHIRE, Meriden.

**Kimball Union Academy**

A high grade preparatory school with a moderate tuition. 102d year opens Sept. 16th. High elevation. Eight buildings. 100 acres. New and separate dormitories for girls and boys. New gymnasium. Athletic field. School farm. CHARLES ALDEN TRACY, Principal.

## VIRGINIA

VIRGINIA, Sweet Briar.

**Sweet Briar College** *A College for Women.*

A four years' collegiate course leads to the A. B. degree. A sub-freshman course prepares for college. Located in the Piedmont section of Virginia. Catalogue and views sent on application.

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**Ossining-on-Hudson, New York**

Began its second century September 24th. Moderate charges. Honest Service. Wholesome Life. Character building is its goal.

*Why experiment with your boy's school training?* A century of service is a *Guarantee of Merit.* For particulars, address

CHARLES FREDERICK BRUSIE, Box 506

NEW YORK, Ossining-on-Hudson.

**The Holbrook School for Boys** "A school that is better than the catalogue." 500 ft. elevation, commanding a 40-mile view of the Hudson. 30 miles from New York. Complete equipment. All sports. College preparatory. Character references required. Catalogue on request.

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**Riverview Academy** Prepares for college—and for life. *Individual training* for younger boys and for students who need to be interested and taught how to study. *Tutoring* and coaching for conditions. *Finishing courses in vocational studies.* Expenses moderate. Exceptional opportunities for self help to capable young men of high character. Catalogue. CLEMENT C. GAINES, M.A., LL.D., Box 704.

NEW YORK, Monroe, (formerly at Dobbs Ferry).

**Mackenzie School**

On Lake Walton, 50 miles from New York, 1000 feet elevation in upper Ramapo region in famous Orange County. 9 new buildings. Extensive property for all land and water sports. Unusual record in recent preparation of 200 graduates for highest Engineering and Academic Institutions.

## DISTRICT OF COLUMBIA

DISTRICT OF COLUMBIA, Washington (Suburbs).

**National Park Seminary** FOR YOUNG WOMEN.

The story of the school; its remarkable equipment of 20 buildings; its training in homemaking; its study of the Capital—can be told fully only in our catalogue. Address Box 133, Forest Glen, Md.

The World's Work gives information concerning Schools.

# The Right School for Your Boy or Girl

Two men of wide educational experience are prepared to assist you in selecting it.

Country Life in America announces:

Mr. F. Burnham McLeary, A. B., (Harvard). Formerly of the faculties of Syracuse University and Colby College.

Mr. Guy C. Howard, A. B., (Bowdoin). Principal of several preparatory schools before assuming charge of Doubleday, Page & Company's Readers' Service five years ago.

Feel free to write to them, stating your special requirements.

**Garden City** **Doubleday, Page & Company** **New York**

# INVESTMENTS

This is a department in which we publish announcements of bankers. We investigate those who wish to use our pages, and the advertisements are supervised before acceptance. We make every effort to accept only the offerings of safe securities and the announcements of responsible and reliable banking firms.

The Readers' Service Bureau of the WORLD'S WORK offers its service without charge to all readers who desire information in regard to investments or on any financial subject. Inquiries about insurance will also be answered.

**Address Readers' Service, The World's Work, 11 W. 32d St., New York City**

# INSURANCE

499. EXPECTANT. — *Q.* I would like some information and advice regarding the purchase of good stocks now. Or do you think it would be wise to defer such purchases until the European situation is more clarified. I have a few thousand dollars of idle money that I will not need it seems, for an indefinite period. And would like to invest in some absolutely safe stocks if they can be bought very cheap, hold them for better times and sell at a profit.

*A.* We wish we might advise you definitely on the question of the desirability of making purchases of standard listed stocks immediately upon the resumption of general trading in the markets, or of deferring purchases until the effects of the European War situation upon conditions in this country are more definitely determined. But this seems impossible under existing circumstances. We can merely suggest that as this is being written it seems to be the general understanding in financial circles that free trading in stocks will continue to be discouraged until such time as the Stock Exchange authorities and the bankers who are in closest touch with the financial situation can see ahead at least reasonable assurance that trading can be conducted in a steady market. Everyone appreciates now that the situation is so extraordinary and the likelihood of the appearance of unexpected contingencies so great that it is futile to undertake to estimate more than day to day developments. In any event, it ought to be emphasized that the man of only limited resources who ventures under these conditions into the field of stock market endeavor should confine his selection of stocks to issues that are the most strongly entrenched by earnings, and which come nearest to partaking of the nature of genuine investment.

500. UTILITY. — *Q.* I hold a considerable number of shares of American Telephone & Telegraph Stock. It has thus far proved a good investment, paying on stock purchased at par 8 per cent., — on other purchases between 7 and 7½ per cent. It is necessary for my living that I have that amount of income from something. When the Government was after the Company I became uneasy and asked my lawyer in Boston about the soundness of the investment. He advised me to hold the stock. Now in the general unsettlement of finance I am again somewhat uncertain what is best to do.

*A.* We believe the advice to hold American Telephone & Telegraph stock is as good now as events subsequent to the time it was originally given to you proved it to be. It is generally agreed that this stock is one of the very best investments of its kind. We would consider it a grave error of judgment to sacrifice this or indeed any other stock of similar merit on account of the uncertain situation which has developed in this country as a result of the European War. Even the best stocks are, of course, subject to wide fluctuation. But this is a phase of the matter that ought not to concern you seriously. Telephone stock declined a great deal along with practically all of the stocks listed on the New York Stock Exchange when European investors began to sell their holdings of American securities in large quantities at the outbreak of the war. But there is nothing to indicate the likelihood that the present situation will menace the dividend positions of stocks like this.

501. TRUSTEE. — *Q.* I am interested in procuring some bonds for a trust fund that will net 4½ per cent. and are reasonably safe against material decline. I have picked out Northern Pacific; 4¼ per cent. refunding and improvement bonds, since they strike me as one of the strongest issues obtainable at that yield. I should like to have your opinion on the merits of these bonds.

*A.* We can say unhesitatingly that we believe you are to be commended for your judgment in selecting the Northern Pacific bonds for such a purpose. They are in our opinion, among the most attractive of recent offerings of gilt-edged conservative investments. Like all other bonds, even the most strongly secured, the Northern Pacific 4¼'s can probably be expected to reflect in their price the money market disturbances resulting from the war. But they represent a general class of investments which, if they do happen to show any material decline temporarily, are always among the first to rise in price after the causes of disturbance have been removed.

502. TAXED. *Q.* — What can you suggest for a safe and profitable investment of a few thousand dollars? I live in Ohio where bonds, even those of the State's own municipalities are heavily taxed.

A. There seems to have been a good deal of disposition on the part of Ohio investors to turn to the preferred stocks of Ohio industrial corporations as a means of avoiding the burdensome taxes on their investments. But these securities are essentially business investments although there are many issues that appear to be protected by strong equities and stable earnings. Therefore, before undertaking to advise in regard to the suitability of such stocks, one would need to be acquainted with all of the circumstances of the proposed investment. One suggestion we might make is that you take under consideration real estate direct first mortgages or bonds secured by direct first mortgages. These would be taxable, apparently, whether the real estate on which they are secured is situated in Ohio or not. But safe investments of the kind can be had to yield as much as 6 per cent. net which even after the payment of the tax would leave a reasonably satisfactory margin of income.

# Well Fortified Investments

Every investment, to be *safe*, must be amply fortified and safeguarded against all possible contingencies, including such events as those through which we are now passing.

First Mortgage investments founded on *the land* are fortified with especial strength against present conditions. The land is the rock-ribbed basis of our whole financial and commercial structure. Foreign wars cannot take the land away nor seriously affect its value.

## Safe Investments for $1,000 or More

We offer a variety of first mortgage 6% serial real estate bonds, which afford safe investments to those seeking non-fluctuating securities, and whose value is not impaired by periods of international conflict and commercial tension. They offer a safe refuge for the funds of both American and foreign investors.

The securities we have sold for the last 32 years have successfully met the tests of several such periods as this, without the loss of either principal or interest to any investor.

These bonds are in convenient denominations, $100, $500 and $1,000. As they mature serially, they give the investor a choice of maturities.

Write for Circular No. 535-K

**S.W. STRAUS & CO.**

INCORPORATED

MORTGAGE AND BOND BANKERS

ESTABLISHED 1882

STRAUS BUILDING CHICAGO — 32 YEARS WITHOUT A DOLLAR LOSS — ONE WALL STREET NEW YORK

# All About Your Investments

**Sent to You Free**

This "The Blue Book of American Investments" is of the greatest value to investors and those having funds to place.

Particularly is this true at the present time in view of the unsettled conditions in the investment fields.

There are only a few copies left. Send for yours *to-day.*

Are you sure that the securities you own or contemplate buying are the *safest* and most suitable? Do they return a sufficiently liberal income to you? Do they possess *stability of value and earning-power?*

These are vital, significant facts for every investor to consider at this time. We shall be glad to answer any questions or offer recommendations bearing on your investments.

*In writing us, it will be helpful if you will state the amount of any fund you desire to invest.*

**BOWMAN, COST & COMPANY**
***Investment Bankers***
**610 Third National Bank Building St. Louis, Mo.**

# Circular of General Information On Listed Stocks

Intended for the use of those seeking such information as should aid them in making satisfactory selections when dealings are resumed in the security markets. The circular gives closing sale or offering prices as of July 30th for 108 issues of listed stocks, the percentage earned on both the par value and the market value, the annual dividend rate, and the high and low prices for 1913.

**Ask for Circular No. 743, "Railroad and Industrial Stocks."**

## Spencer Trask & Co.

**Investment Securities**

**43 Exchange Place, New York**

**State and James Sts., Albany**
**50 Congress St., Boston**
**208 So. LaSalle St., Chicago**

**Members New York Stock Exchange**

# 7% Los Angeles *and Southern California Street Improvement* Municipal Bonds

## Income Tax Exempt!

**SECURED BY REAL ESTATE.** The appraised cash value of which these bonds are a first lien is usually from five to ten times the amount of the lien, and the Supreme Court of the United States has ruled that these Bonds are a prior lien to any first mortgage or builder's lien or any other simular lien, whether placed prior or subsequently.

**SAFETY.** These Bonds are purchased in large quantities by the local Savings, State, National Banks and Trust Companies, as they are legal funds for trust estates in California. We offer them at par and accrued interest, subject previous sale.

Also offer **High Grade First Mortgages** on Improved Los Angeles City Real Estate. 50% valuation, 7% interest. Payable quarterly and semi-annually. We solicit correspondence. Bank references supplied.

**ROLAND BOLGIANO**
***Investment Banker***
**803 Union Oil Building**
**Los Angeles California**
References: Dun's or Bradstreet's or this magazine.

6%

# "Back to the Land"

## For Safety

"Back to the land" is one of the popular slogans of the day. In the investment field it has particular point in times of panic when securities generally are subjected to disturbing fluctuations. Land as the basis of all wealth makes the soundest basis for investment. Its use for residential and business purposes is a fundamental need, and upon that need the law of supply and demand creates stable values.

Thousands of investors are now busy taking stock of their holdings, in an effort to safeguard every asset possible. How about your investments? Are they holding their own? Or are they giving you anxiety? Unless they have been thoroughly tested you cannot now be sure of either principal or interest. The surest way to safeguard your investments is to see that they are based on a business or commodity least likely to suffer from disturbance or depression. Under such circumstances many careful investors turn to real estate, or to good Bonds based on it.

The American Real Estate Company offers today as it has for more than a quarter of a century a safe and profitable channel for investment in a non-fluctuating time-tried and panic-tested obligation based on its extensive ownership of New York real estate and backed by 26 years of successful operation in this field. These bonds may be purchased in two forms—

**Coupon bonds,** in denominations of $100, $500, $1,000, etc., paying 6% interest, payable semi-annually, principal due and payable in ten years.

**Accumulative bonds,** in denominations of $1,000 and upward, purchasable by instalment payments running for 10, 15 or 20 years. These instalment payments bear interest at the rate of 6% compounded annually, and at maturity principal and interest are paid in one sum — the face value of the bond.

If you are receiving anything less than 6% on your money write us for detailed information regarding American Real Estate Six's and the business upon which they are based.

**American Real Estate Company**

Founded 1888 Capital and Surplus $3,247,789.13

527 Fifth Avenue Room 513 New York

# Money Awaiting Investment

sometimes slips away before the time for investing comes—before just the desired investment can be secured. Prevent that, in these times when all money should be safeguarded, by depositing it in the

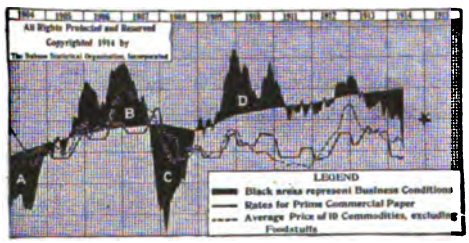
## Metropolitan Trust Company

**of the City of New York**
**George C. Van Tuyl, Jr., President**

You may take advantage of either of these services: deposit subject to check—certificate of deposit payable on demand—or time certificate of deposit payable at a specified date on which a larger rate of interest is paid. Your money is then safe, in the custody of a company which has served New York merchants and manufacturers for 33 years, is a member of the New York Clearing House Association, and has Capital, Surplus and Undivided Profits of $8,000,000.

Full details of our service given cheerfully upon request

**49 Wall Street, New York**




★ Subscribers each week receive this Chart revised to date.

## Why Do You "Guess" About Winter Trade?

**It's neither profitable nor necessary. Instead, fortify yourself with a knowledge of basic trade and labor demands that will enable you to anticipate the future.**

**Eliminate worry. Cease depending on rumors or luck. Work in accordance with a definite policy based on fundamental statistics.**

**For particulars—which will be sent gratis—address Dept W-41 of the**

**Babson Statistical Organization**
**Executive Building. Wellesley Hills, Mass.**
**Largest Statistical Organization of its Character in U. S.**

## War Proof Securities

While the European war has so demoralized the stock and bond market as to call for the closing of exchanges, the security behind the FARM MORTGAGE is not depreciated nor interest returns diminished. The unfortunate war means increased demand for our farm products and this insures stability of values.

Our MORTGAGES have met every test and are now purchased by EIGHT LIFE INSURANCE COMPANIES.

INTEREST and PRINCIPAL remitted on due date by NEW YORK check.

21 years without loss to any client. Write for free booklet, list and references.

**Reynolds Mortgage Company**
**R. B. BISHOP, *Vice-Prest.***
**Fort Worth** **Texas**

## Interest on Idle Funds

Money awaiting investment may be deposited with this company in an account subject to check, on which interest will be allowed; or it may be placed on a time Certificate of Deposit commanding a better rate.

Your investment funds will thus be earning a definite income even though not permanently employed.

Pamphlet outlining our various facilities will be mailed upon request.

*Ask for Booklet S-177*

**Guaranty Trust Company of New York**
**140 Broadway**

**Capital and Surplus - - - $30,000,000**

## 6% Investments

**For Short or Long Time**

For funds of $500 or more. A wide selection as regards maturity and character and location of security, including many seasoned investments (repurchased from our clients) where a large amount of the original loan has been paid off serially, the margin of security correspondingly increased and the borrowers' ability to meet obligations proved.

*Ask for Circular No. 866 L.*

**Peabody, Houghteling & Co.**
(Established 1865)
10 So. LaSalle Street CHICAGO

## Choice Municipal Bonds

YIELDING FROM

**5% TO 6%**

*Accepted by the United States Government — Free from Income Tax*

We sell our choice issues of Municipal Bonds to the most conservative investors because those who have a knowledge of bonds generally prefer to receive 5% to 6% on their investment instead of 2% which they would receive from Government Bonds.

Our Municipal Bonds are absolutely free from the annoyance and expense of the government income tax. No certificate required. They are secured by the taxing powers of the cities against which they are issued. These taxes are prior in lien to all other debts encumbering property of all kinds; the same bonds that the United States Treasury accepts as security for Postals Savings Deposits. Absolutely safe from every view point.

Your savings will be just as secure invested in these Municipal Bonds as they would be in Government Bonds—so why not have the extra 3% or 4% income? Issued in denominations of $500 to $1,000. Write or call for list "D."

**Continental Trust Co.**
246 Fourth Avenue Pittsburgh, Pa.

BANKERS TRUST COMPANY, HOUSTON, TEXAS + BANKERS TRUST COMPANY, HOUSTON, TEXAS + BANKERS TRUST COMPANY, HOUSTON

# An Investment Free from Fluctuation in Price

Texas Land Mortgages are selling for the same prices to-day as they were before the European War. Compare this with railroad bonds and listed stocks which are practically unsalable on account of the Stock Exchange being closed.

The mortgages sold by this Company pay you 7% on your investment, are secured by Texas lands worth double the amount of our loan, and are guaranteed by us. Collection of principal and interest is made and remitted to you in New York Exchange, without cost.

*Write for List of Investments*

**BANKERS TRUST COMPANY**
**Houston, Texas**

**Capital $2,000,000.** **Surplus $600,000**

BANKERS TRUST COMPANY, HOUSTON, TEXAS + BANKERS TRUST COMPANY, HOUSTON, TEXAS + BANKERS TRUST COMPANY, HOUSTON

BANKERS TRUST COMPANY, HOUSTON, TEXAS + BANKERS TRUST COMPANY, HOUSTON, TEXAS

BANKERS TRUST COMPANY, HOUSTON, TEXAS + BANKERS TRUST COMPANY, HOUSTON, TEXAS

# Alberta's Prosperity

as shown in the big 1914 crop yield means that security given on farm mortgages is of increasing value. It indicates the *safety* of these mortgages for investment, with an *assured income* of 6% net.

Periodical visits to this Land of Golden Harvests bring us in contact with borrowers — we can judge their responsibility and the value of their security. All *titles are guaranteed* by the Alberta Government, and *we protect you* against loss by default in interest or principal.

If you have $500 to $10,000 to invest, put it in Alberta farm mortgages, secured by a first lien on improved, producing land. Our new list, containing some very attractive mortgages, will be sent free.

**ASSOCIATED MORTGAGE INVESTORS**
**Kingman N. Robins, Treasurer**
**275 Granite Building** **Rochester, N. Y.**

# War Helps Farm Mortgages

While the war is devastating the farms of Europe and making stock market investments here unstable, farm mortgages in this country are being made better investments than ever.

Our mortgages are first mortgages on improved **Georgia Farms** — farms whose steady increase in value cannot be checked by war or anything else.

We have had forty-four years' successful experience in the valuation of farms. Our mortgages are based on from two to three times our actual valuations and yield fine returns.

Wise investors should write us at once.

***Established 1870***
***The Southern Mortgage Co.***
***Atlanta, Ga.***

# 7% California Street Improvement Bonds

Are bonds issued by cities of California to cover cost of Street Work. These bonds, being issued under the General Street Laws of California, which authorizes issuance of bonds, by incorporated cities of California, bear interest at rate of seven per cent per annum, payable semi-annually.

**Term Ten Years**

Street Improvement Bonds are a ten-year installment coupon bond. Interest payable semi-annually, and one-tenth of principal is payable each year. Both interest and principal payable at the office of City Treasurer of City where issued, January 2nd and July 2nd.

**Denomination**

These bonds are issued in various denominations from $25 upward, according to cost of improvements and the size of the property covered by the bond. Bonds for ordinary improvement covering a fifty-foot lot run from $50 to $200, governed by the cost of improvement.

**Security**

Each bond issued for street improvements is a first lien upon a specific piece of property for its proportionate share of the improvement for which bond is issued. These assessments being comparatively small, the property against which bonds are issued is worth many times the amount of the bond.

These liens will average approximately from 10% to 20% of value of the property.

**Record of Bonds**

A street bond is a recorded lien against a particular piece of property which it is issued to cover, and cannot be avoided by the sale, mortgaging, or otherwise transferring of the property.

**First Liens Against Property**

Street bonds are the first lien against the property which they cover, consequently take precedence over all other liens except taxes.

**Non-Taxable**

Street improvement bonds are exempt from taxation in California also including the income tax.

**City Enforces Payment**

In presenting coupons to City Treasurer for payment, should there be a default in payment of interest, or principal, bond can be delivered to the City Treasurer, the propery covered by bond is sold by that official, the bond as well as the expense of sale are paid from the proceeds. The amounts are such a small proportion of value of the property, and the terms of payment so equitable, a foreclosure seldom occurs.

**Legal Status of Bonds**

Proceedings leading up to, and including, the issuance of all bonds offered to investors by this Company are passed upon by attorneys, considered among the best authorities on California Street Laws.

We refer by permission to First National Bank of Los Angeles, Marco H. Hellman, Vice President Merchants National Bank of Los Angeles and President Hellman Commercial Trust and Savings Bank, of Los Angeles, Security Trust and Savings Bank of Los Angeles.

## THE EMPIRE SECURITIES COMPANY

**Suite 1201 Hibernian Bldg.** **Los Angeles**

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## North Dakota and Montana

# First Farm Mortgages

## Yielding Six Per Cent.

No safer security for the conservative investor than a mortgage on an improved farm in North Dakota or Montana. Our mortgages are carefully selected, taken only through our own Offices and are made with our own money. Many of our customers are Banks and Trust Companies. What better evidence of security can be had? We have mortgages in large or small amounts.

*Write for*
*Current Lists and References*

**BICKELL, KYLLO & COMPANY**
*Incorporated*
**Towner, North Dakota**

# Alfalfa Gets the Money

for your Interest, and the famous "Black Lands" of Mississippi and Alabama secure your Principal.

Your Life Insurance premiums go into our Farm Mortgages—why not your savings?

SAFETY FIRST our rule—Interest and Principal Guaranteed.

You need our illustrated booklet "Down South." Send for it—ask for booklet 1132-A.

**MORTGAGE SECURITIES CO.**
CAPITAL PAID IN $600,000.
P. H. SAUNDERS, PRESIDENT - LEVERING MOORE, ACTIVE VICE PRES.
WHITNEY-CENTRAL BLDG. NEW ORLEANS.

## The United States Government Approves

### Such Securities as We Offer You

They, in addition to Government and State Bonds, are the only forms of securities accepted by the Government as surety for Postal Savings Bank deposits placed with banks. No securities could be given a better endorsement.

And our Municipal, County and School Bonds are worthy of this endorsement, combining as they do, a good interest yield with unexcelled security.

We are at present offering, among others, 5½% County Bonds and 6% Town Bonds, at par, both unusual values, and obtainable at $1000 per bond. As the supply of these bonds is very limited we recommend your sending promptly for full information if interested.

The fact that in the 29 years we have devoted to this particular class of securities no client has ever lost a dollar through purchases from us is your best assurance of the quality of our offerings.

80% of our securities last year were purchased by banks and insurance companies.

Send for our descriptive circulars No. 626C and No. 633T.

**H. C. SPEER & SONS CO.**

*(Established 1885)*

**Investment Securities**

**First National Bank Bldg., Chicago**

## Unsettled Foreign or Domestic Conditions

do not influence the value or the earning capacity of these securities—.

**6½%** Debenture or First Mortgage Collateral Bonds. In denominations as small as $50.

**7%** Commercial Building Bonds. $100, $250 and $500 denominations.

**7%** Municipal Improvement Bonds.

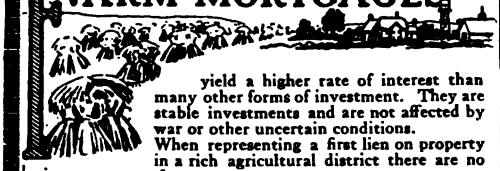
**7%** Selected First Mortgages on Seattle Homes.

***Our latest booklet and circular tell WHY these are GOOD investments for you. Write for them***

**Northern Bond & Mortgage Co.**

**1408 Fourth Ave. Seattle, Wash.**

## FARM MORTGAGES



yield a higher rate of interest than many other forms of investment. They are stable investments and are not affected by war or other uncertain conditions.

When representing a first lien on property in a rich agricultural district there are no investments safer.

First mortgages on such property are the *only* kind we handle. Our books show a record of more than $3,500,000 loans placed on farms in South Dakota without a single dollar's loss to an investor. Returns average 5½% and 6%! No waiting for interest or principal.

*Write for references and list of offerings*

**G. W. HART, Pres., Merchants Bank**

**BRYANT, SOUTH DAKOTA**

**The only security that is not affected by the fluctuations and uncertainties of business and industrial conditions is real estate.**

The Six Percent Certificates issued by this Company are based on actual real estate loans.

First mortgages on improved property—The safest security there is.

Certificates are issued in denominations of $100 and are payable on demand any time after two years.

They are issued by a company that has been in business 20 years and has never in all that time been a day late in mailing interest checks or payment of principal when due.

***Write for the six percent booklet***

**THE CALVERT MORTGAGE COMPANY**

**1068 Calvert Building BALTIMORE, MD.**

## 5% DANFORTH FARM MORTGAGES 6%

Are proven safe investments.

Fifty-six years of practical experience in lending money on farm lands without default of a single dollar of principal or interest is back of every **Danforth Mortgage.**

You can invest $500 or $1,000 just as safely as you can a larger amount.

*Ask for our descriptive List No. 54.*

**A. G. DANFORTH & CO., Bankers**

**Founded A. D. 1856 WASHINGTON, ILL.**

## Profitable — Safe 7% Net

Our carefully selected First Mortgages on improved real estate in the prosperous city of Pensacola are *choice* investments 7% net return and perfect security.

In the past thirty years we have placed more than $14,000,000 in these loans without a single loss to an investor. Write for illustrated booklet and complete information.

**The Fisher Real Estate Agency**

***Department M***

**Pensacola Florida**

## First Mortgages
### Security—Stability—Income

**War times call for the soundest security in your investments. Invest, then, in mortgages covering lands that produce standard crops needed the world over.**

**Ward-Harrison Mortgages, selected by an experienced organization, are backed by well-managed, producing farms in the fertile Black Lands of Central Texas. Yield 5½% interest. They are in bond form, with interest coupons attached payable through the National City Bank in New York.**

**Send for our interesting, illustrated Booklet W-6 and list of offerings.**

***Our Valuations are Your Protection***

**Ward-Harrison Mortgage Co.**
**Fort Worth, Texas**

## War's Needs

are not men and munitions alone, but the products of the world's farms — an indication of the stability of our mortgages as investments.

We coöperate with business men-farmers, advancing money for improvements, and then we sell to you, the investor, first mortgages on producing farms in growing Oklahoma.

22 years' experience in selecting mortgages for individuals in many parts of this country enables us to give you the very best mortgage investment service.

*Ask for details of mortgage buying — our Booklet 314*

**Oklahoma Farm Mortgage Co.**
**Oklahoma City, U. S. A.**

# Six per cent
## First Mortgage Loans

on improved, productive farms in the Missouri Valley slope, where corn is the principal crop and land values fixed and permanent. Completed loans on hand for immediate delivery in amounts $500 to $10,000. References and full particulars on request.

**Johnson Brothers Land Co.**
**Sioux City, Iowa**

# North Dakota
# Farm Mortgages

Security behind Farm Mortgages never changes or depreciates, while other securities vary and at present are of uncertain value.

My 33 years' residence, and 31 years' banking and selling Farm Mortgages, without the loss of a dollar interest or principal, make them everything desirable for the investment of Trust Funds and the careful investor.

**WALTER L. WILLIAMSON**
**Lisbon, North Dakota**

## 6% SAFE AND SURE—FARM MORTGAGES

6%

For 31 years "we have been right here on the ground" furnishing to investors all over the U. S., Western First Farm Mortgages secured by rich agricultural land worth several times amount of loan. Many of the most experienced investors in America are our customers. Write for Booklet "U" and list of offerings in large and small denominations.

**E. J. LANDER & CO.**
**Grand Forks, N. D.**
Established 1883. Capital and Surplus, $400,000

## Investors in Bonfoey's Farm Mortgages are not worried now

The Investor that has all of his surplus for investment in foreign securities or stocks and bonds is mighty uneasy now. If your capital was invested in mortgages you would need have no uneasy moments.

Write for Booklet C-100

**Bonfoey Loan & Inv. Co. 815-818 State National Bank Building - - Oklahoma City**

*A Careful Investigation of Our*

## 6% AND 7%

## *First Mortgages*

Will prove to anyone that these substantial investments in Farm and City Mortgages are practically without hazard.

They are appraised by experts of experience and every care is used in their protection. Write for list B before placing investments.

**SESSIONS LOAN & TRUST CO., MARIETTA, GA.**

6% 38th YEAR NET

## SAVE SMALL SUMS

You could accumulate more cash capital in a very few years by saving up comparatively small sums of money—your dividends and interest income, for instance.

You probably never seriously considered such a thing, because the amounts looked so small and no opportunity has ever before offered itself to you to save and invest only $25.00 at 6 per cent interest. There is no need for you to wait until you have saved up $2,000, $500, or even $200 with which to buy one of our mortgages in order to secure a 6 per cent investment with us. Our Certificates of Deposit yield 6 per cent, payable semi-annually—the same as our mortgages—and are withdrawable after one year, on 30 days' notice. Send $25 today; ask for Loan List 708.

**Perkins & Co. FINANCIAL BROKERS**
**LAWRENCE, KANSAS**

For 58 years we have sold

## Iowa Farm Mortgages

Secured by *the constant need of the world for food.*

Rich soil, sufficient moisture, progressive farmers, insure crops in Iowa.

**Mortgage Dept.**

**Leavitt & Johnson Trust Company**
**Waterloo, Iowa**

## 6% 1st Mortgage Bonds

**$100, $500 & $1000 Each**
**Maturing 1 to 5 Years**

Secured by first mortgage on strictly high grade Chicago Apartments and land in choice locations, having dependable net income of 3 to 4 times total interest. Security, 2 for 1. Legal investment for banks. *Meet every requirement of the ultraconservative investor.* Titles to property

**Guaranteed by Chicago Title & Trust Co.**

who also act as trustee and certify each bond. Interest promptly paid twice a year. Our book of information sent free on request. Ask for No. 42 B.

**W. N. MACQUEEN & CO.**
**Mortgage and Bond Bankers 10 S. LaSalle St., Chicago**

## Bonds and Mortgages

**District Municipal Bonds** carefully selected from the principal Cities in the State of Washington to yield investors 5½% to 7%. We have marketed several million dollars of these bonds without a single case of default in interest or principal.

**First Mortgages** on improved Seattle property, interest 7% payable semi-annually accompanied with certificate of Title Insurance, Appraisement, etc. Our loan limit does not exceed one third of the valuation of property. All securities handled by us are bought outright. The personnel of our company are bankers of long practical experience. Address

**ERIKSON, JOHANON & CO.**
*Investment Bankers*
**Erikson Building Seattle, Washington**

## Farm Mortgages Guaranteed

*Central Texas* **6%** *Thirtieth Year*

*Write for particulars*

**THE W. C. BELCHER LAND MORTGAGE CO.**
**FORT WORTH, TEXAS**
Capital and Surplus $250,000.00

**6% Washington Farm Mortgages**

Our conservatively placed loans on income-bearing property yield the highest interest rates consistent with safety.
We collect and remit without charge.

*Write for Mortgage List No. 115*

**Spokane City Mortgages 7%**

**Mechanics Loan & Trust Co., Spokane, Wn.**

# Municipal Bonds

***(Free from Income Tax)***

These bonds, payable from taxes, backed by the entire wealth of rich counties, cities and school districts, contain every element of a desirable investment—**Safety, Convertibility,** and **Attractive Income**—the same kind of bonds which

**The U. S. Gov't Accepts as Security for Postal Savings Deposits**

But instead of the 2% which the Postal Banks pay, these Bonds will give you an income of from 4% to 5½%—and you get it regularly.

*Write for Booklet B—"Bonds of Our Country"—FREE*

**New First National Bank, Dept. 2, Columbus, Ohio**

**Our First 6% Montana Farm Mortgages**

are secured by improved, productive farms in the State of Montana, conceded to be the premium wheat, oats, and alfalfa belt of the United States.

We have just received from the press our NEW ILLUSTRATED BOOKLET and LITHOGRAPHED STATE MAP, which thoroughly describe this section. These are free for the asking. Write to-day.

**The Banking Corporation of Montana**

***Paid In Capital, $500,000.00***

**P. O. Box A. Helena, Montana**

# 7% FIRST MORTGAGE SECURITY

In the golden west—in the land of big opportunities—interest rates are high—because money may earn so much. The securities are first mortgages on improved real estate in one of the most substantially prosperous of all western cities, Oklahoma City.

Investments such as you would like to hunt out for yourself, we have found for you—safe-guarded with every precaution. We are on the ground—know the territory—know the possibilities and have never lost one dollar of principle for our clients, nor missed an interest payment.

The values are three times the money loaned. Write for our free booklet describing our methods, lists of loans, etc., from $150 to $10,000. References by permission: The Guaranty Bank, Oklahoma City; State National Bank, Oklahoma City; First State Bank, Tallequah.

**THE AURELIUS-SWANSON COMPANY 20 State National Bank Building Oklahoma City, Okla.**

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***The new, completely revised, greatly enlarged, 1914, edition of the foremost of money-savers in telling one what NOT to do, is JUST OFF THE PRESSES***

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# LAWS OF BUSINESS

**The invaluable companion of everyone *in* business; everyone who *does* business; everyone needing knowledge *about* business; everyone who holds property or wishes to hold it.**

*Over 250,000 sold of former editions. Whether or not you have one,* **you cannot afford not to own The New, Greatly Enriched 1914 Edition.** With up-to-date chapters on Employers' Liability; Powers and Liabilities of Stockholders, Officers and Directors of Corporations; Food and Drug Law; Trade-mark Law; Copyright Law, Bailment, etc., and a Full Glossary of Law Terms.

**Interprets in untechnical, understandable English the recently enacted WORKMEN'S COMPENSATION legislation of the various states. It is an indispensable reference book of supreme authority and superlative and timely value to every employer of Labor.**

It treats, also of **Rights and Duties** under Contracts, Sales, Notes, Agency, Agreement, Consideration, Limitations, Leases, Partnership, Executors, Interest, Insurance, Collections, Bonds, Receipts, Patents, Deeds, Mortgages, Liens, Assignments, Minors, Married Women, Arbitration, Guardians, Wills and very much besides.

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**9 x 6¼ in. 946 pp.**
*Splendidly bound in Law Canvas*

**Please Use Your Business Letterhead When Writing**

**S. S. SCRANTON CO., 120 Trumbull St., Hartford, Conn.**

# Duofold
## Underwear

***Combines All the Protection of Wool and All the Comfort of Cotton***

BETTER protection against sickness and more REAL comfort are given by Duofold than by any other underwear.

Duofold is a *double garment*, made of two fabrics which together weigh much less than ordinary underwear. The outer fabric is warm, light weight wool. The inner lining is soft, thin cotton. *No wool touches the skin.* The cotton lining absorbs the moisture of the body and protects the flesh from the irritating wool. The woolen outer fabric repels the Winter's cold and retains the natural heat of the body.

***The two fabrics are joined by wide stitching through which the air circulates and keeps the garment fresh and dry.***

Your physician will explain the scientific reasons why this two-ply garment is more comfortable than ordinary underwear.

Colds are caused by sudden chilling after overheating, and *no other underwear keeps the body at so nearly natural heat under all changes of temperature as Duofold.*

Its woolen outer fabric keeps you from getting chilled as quickly as you do in an all-cotton garment. The cotton lining keeps you from perspiring so excessively as you do in all-wool underwear.

Duofold keeps you warm, *but it doesn't scratch* like all-wool underwear, the cotton inner fabric is soft as a rose.

And Duofold doesn't pinch or shrink like all-wool underwear.

**Duofold is made in union and two-piece suits in several weights and all sizes for Men, Women and Children.**

**FREE!** **Sample of Duofold Fabric and Booklet on request.**

**DUOFOLD HEALTH UNDERWEAR CO. 35 Elizabeth St., Mohawk, N. Y.**

NEW FRIENDS OF THE WORLD'S WORK

The Country Life Press has never met with such hectic experiences as the great war has brought about; six times the edition of the September number, which is the War Manual, has been increased or put back to the press. News-stands that have previously sold 100 copies have sold 2,000 and 3,000 and at this summer time of year when 100 subscriptions is a good record for the morning mail, it has run from 500 to 1,500. Of course, the gratifying feature of the whole business is that we have made thousands of new friends and we have, we hope, done our old friends a service by giving them a magazine which presented valuable information when it was most needed.

The present number stands for itself and we hope that our readers will think it as live-minded as what has gone before.

The plan which we had for the November number, "United States, The Rebuilders" we have postponed until December for several reasons which we think are good and sufficient. In the first place, trade, commerce, exchange, and ethics have all been thrown into such a condition of confusion that it is difficult to get information that is trustworthy until things are a little quieted down. What appears as a fact to-day, is apt to prove not to be the fact to-morrow and we want this number to be of real service and to contain material that can be relied upon and its usefulness lasting.

In November, as we announce elsewhere in this issue, will be published the SECOND WAR MANUAL. It will not be doing the same thing over again, for since the FIRST WAR MANUAL was issued on September 1st, war experiences in every branch of military science have made an advance unequalled in fifty years of minor struggles with armies and navies, with warfare under the sea and in the air. We shall gather together the dramatic and interesting facts which these great experiences have made available. The illustrations will be as full as before and we hope of increased interest. These numbers will be saved in tens-of-thousands of homes and will be referred to years hence as contemporary history.

As we have said, we never made so many new friends so rapidly. Thousands of our subscribers have sent us short term "Getting acquainted" orders; three months for fifty cents, for their friends. May we suggest to our newest readers, who have made the acquaintance of the magazine for the first time in the last few weeks, to help us enlarge the number of WORLD'S WORK friends? We append a blank to tempt you to do it now:

---

To the WORLD'S WORK, Garden City, N. Y.

I enclose $_____ for _____ three months' subscriptions for The WORLD'S WORK beginning with the current issue, to be sent to the following addresses:

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### A BRIGHT SPOT IN WAR TIME

"First permit me to congratulate you on the excellence of your September War Manual, with the promise of good things to come.

"Herewith I hand you a list of 48 friends, which please enter for a three months' subscription each. . . ."

Yours truly,

Louisville, Ky.

### COUNTRY LIFE BUILDING NUMBER

Every year for many years COUNTRY LIFE IN AMERICA has celebrated the fall season by publishing for its October number a BUILDING MANUAL magazine, devoting itself to the fascinating details of building a home.

A new feature in this year's Annual was the prize of $1,500 offered for the best house built in the United States during the year 1913. Hundreds and hundreds of photographs were submitted and were passed upon by the judges, who were Mr. Guy Lowell of Boston, Mr. Howard Shaw of Chicago, and the Editor of COUNTRY LIFE.

Among the 100 points representing perfection, the plans counted 35; exterior appearance 25; interior furnishings and equipment 25; setting (which meant the arrangement of the paths, gardens, and planting and subsidiary points) 15.

A house on Long Island was awarded first prize, and honorable mentions spread all over the country, details of which are given in the October number of COUNTRY LIFE.

There are a good many other entertaining articles in this number. For instance:—

A picture story of the home of the Prince and Princess Troubetskoy who live at Castle Hill, Virginia, which shows a most delightful home. The Princess, born Amelie Rives, is an author of fame and popularity.

Then there are many stories about many houses and about the details of building; and articles on—

Old Doorways.
Decorative Lighting.
Troubles of the Radiators and How to Hide Them; Unburnable Houses.
Stairways of New England.
Screens for Use in Decoration, and the usual departments on better stock, dogs, building, and automobiles, etc., etc.

There are many pages in delightful color, and the usual number of practical suggestion articles.

"In the Woods." Chevy Chase, Md.

As in the case of *The World's Work* we are dependent upon our readers to extend the reputation of our magazines. We make a "getting acquainted" offer of five months' subscription for $1.00. Is there some friend to whom you would like to send a five months' subscription? If so, write the name and address and enclose a dollar with the accompanying coupon:—

DOUBLEDAY, PAGE & CO.
Garden City, L. I., N. Y.

For enclosed $1.00, send COUNTRY LIFE for 5 months to

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# Don't Let Accident Steal Your Earnings

You believe in protecting yourself against loss by fire or by windstorm. No doubt you carry life insurance. You consider these kinds of insurance as good business. You don't carry *accident insurance.* "But," you say, "I am not liable to accident. I don't travel on trains. I don't run an automobile nor own one. I'll do the same things tomorrow that I'm doing today. I spend little time away from my home outside of business hours. I don't *need* accident insurance." Here is a wonderful fact. Most people are hurt in the street and at home. Only one "drummer" in 8,765 is killed in a year. The commercial traveler is a better accident insurance risk than a minister.

One man in seven is hurt in a year. So any man's chance of escaping injury is six to one—not a wide margin. You say, perhaps—"but my salary would go on while I would be laid up." How *long?* If it does you must shoulder the increased expense of a surgeon's services. You must take that sum from your family, in necessities. The accident leaves a hole that is never filled. It robs you of your *savings,* while household costs go on. No one can avoid accident. You *can* avoid its *cost.*

The **Equity-Value** Accident Policy is for any man, in any walk of life. It gives the protection *you* need at a cost of $3.50* per thousand if you are in the preferred class. If you should be suddenly disabled by accident, your weekly indemnity would be at the rate of $5.00 for every $1,000 of insurance. For protection against illness or accident under an **Equity-Value** Disability Policy, with the same weekly indemnity and principal sum, the cost is $10.00* per thousand. Here is real provision against chance stealing your earnings, a *salary* while you're laid up if you should be overtaken by sudden accident or illness.

It will certainly pay you to know just what the **Equity-Value** Accident Policy will give you in protection. It will certainly pay you to examine it and see for yourself its many advantages. Know its full import. Know just how you can protect yourself against time-loss, against money-loss, against chance and the doctor's bill—for a lower premium than other policies paying the same principal sum and equal *indemnity* for accidents, anywhere in the world. Sign and mail the coupon. It will bring a sample **Equity-Value** Accident Policy. Your signature involves no obligation, of course.

## Maryland Casualty Company
### Baltimore, Maryland

* This rate applies to all states excepting North Carolina, Florida, Alabama, Mississippi, Tennessee, Arkansas, Texas, Oklahoma and Missouri, in which the rate for the **Equity-Value** Accident Policy is $4.00 per thousand or $11.00 per thousand for the Equity-Value Disability Policy.

**Maryland Casualty Company**
**3 North St., Baltimore, Md.**

Please send me a sample **Equity-Value** Accident / Disability Policy and information, without obligation on my part, as advertised.

Name _____

Street _____

City _____ State _____

Occupation _____ Age _____

STERLING

## Brides of This Autumn

On the eve of the great European war, some thirty thousand weddings were hastily celebrated in Berlin. Probably there were as many more in Paris and London.

How different is the lot of these European brides from the American girls who will be married this month and next.

Here, happily removed from the incredible hardships and terrors of national war, one may plan at leisure for the pleasure of the bride.

Let your gift to her be a gift of Gorham Silverware. Then it will bear comparison with the gifts of other friends.

The American bride of this autumn begins her new career with most promising prospects and conditions. Let her gifts express the good fortune of those who have nothing to fear from the great struggle taking place beyond their gates.

Gorham Silverware, with this trade-mark, may be purchased from jewelers of the better class everywhere.

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SILVERSMITHS

NEW YORK

# The Most Costly War

that has involved the whole human race for all time is the conflict between Nature and Disease. The first move in the warfare against Disease is to clear the alimentary canal of all the toxins of past food follies by eating Nature's food—

# Shredded Wheat

the food that keeps the bowels healthy and active by stimulating peristalsis in a natural way and at the same time supplies all the tissue-building material in the whole wheat grain prepared in a digestible form.

**"War prices" need not disturb the housewife who knows the nutritive value and culinary uses of Shredded Wheat. It contains the maximum of nutriment at smallest cost. Delicious for breakfast with hot or cold milk or cream, or for any meal with sliced pears, sliced peaches, or other fruits.**

## "It's All in the Shreds"

**Made only by**

**The Shredded Wheat Company**

**Niagara Falls, N. Y.**


THE COUNTRY LIFE PRESS, GARDEN CITY, NEW YORK

# Williams'

## Shaving Stick

If you prefer a Shaving Stick—some men won't use anything else—it is dollars to doughnuts your choice will be Williams' either in the Holder-Top form or in the familiar Hinged-Cover Nickeled Box.

# Williams'

## Shaving Powder

—but if it is Shaving Powder you like best, there is only one best and that is Williams'.

# Williams'

## Shaving Cream

—while if your ideal shaving preparation is a Cream you will find your ideal in Williams', "the cream of creams."

### Take your choice

They are all *Williams'* and all that the name Williams means to you and has meant to generations of shavers.

### Send 4c. in Stamps

for a miniature trial package of any one of these three articles, or 10c. in stamps for our Assortment No. 1, which contains miniature trial packages of all three articles.

Address
The J. B. Williams Co.
Dept. A, Glastonbury, Conn.

This book should be returned to the Library on or before the last date stamped below.

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